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ABSTRACT

This instructor's guide was designed to help teachers present a performance-based course in family management and economics to high school students. The guide contains a listing of the modules contained in the student modules with suggested levels and courses for teaching; additional learning experiences; lists of supplemental resources and references; needed supplies, tools, and equipment; and keys to student tests. (The reading material for each module and the student tests are not in the instructor's guide). The modules are written so that they may be used effectively for various modes of instruction (i.e., individualized, small group, entire class, etc.). This teacher's guide is keyed to the 73 student modules, which cover the following topics: values, goals, time management, energy, skills and abilities, human resources, decision making, planning, storage, activity centers, supplies and equipment, time on tasks, work simplification, body mechanics, motivation, work curves, routines, work responsibilities, management know-how, supervision, communication, life-styles, family crises, disasters, budgeting, recordkeeping, banking, credit, product information, fraud, shopping, catalogs, health and grooming supplies, lawn equipment, minor appliances, service contracts, consumer protection, income tax forms, purchasing a home, moving, home improvements, family transportation, vehicle maintenance, driving instruction, insurance, investments, retirement and death, resources at home, alterations and sewing services, child care services, doctors and lawyers, appliance repairs, and yard care. (KC)

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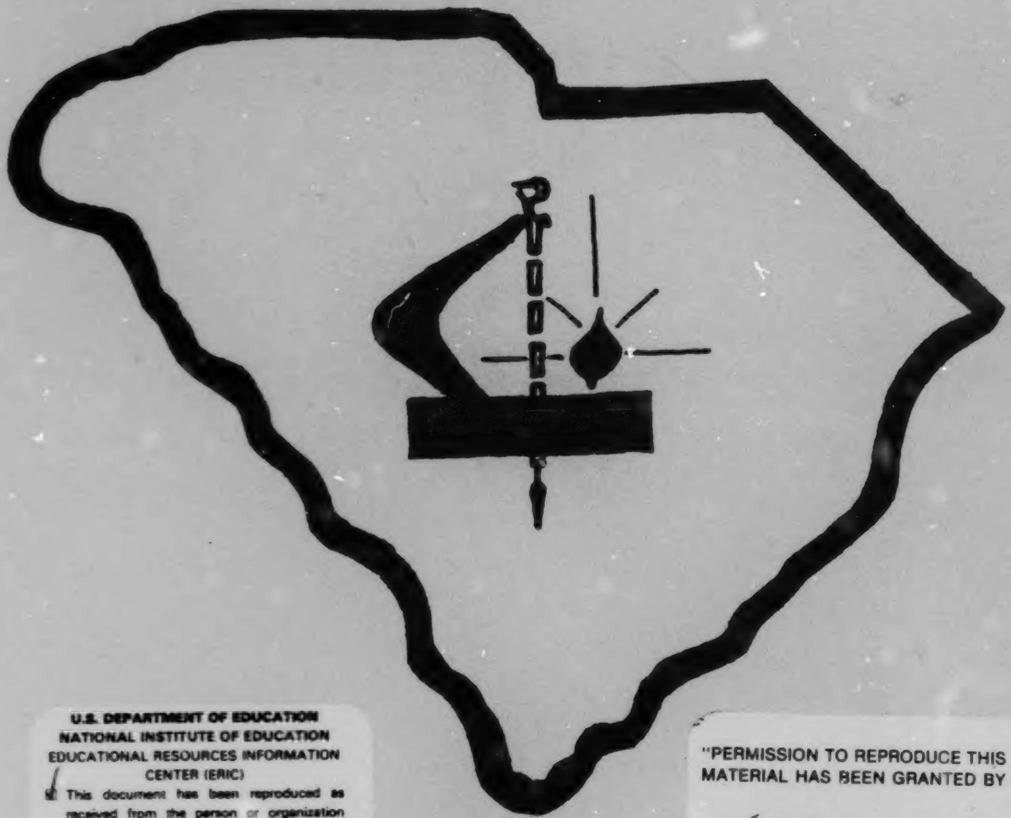
INSTRUCTOR'S GUIDE FOR:

ED260244

MANAGEMENT AND FAMILY ECONOMICS

STUDENT MODULES



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HOME ECONOMICS EDUCATION

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INSTRUCTOR'S GUIDE
FOR
MANAGEMENT AND FAMILY ECONOMICS
STUDENT MODULES

Home Economics Education
Program Planning and Development Section
Office of Vocational Education
South Carolina Department of Education

1985

SOUTH CAROLINA DEPARTMENT OF EDUCATION

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Division of Instruction
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Acknowledgements

The **Homemaker** materials are the result of many hours of research and writing by home economics education teachers in South Carolina, Kentucky, Maryland and West Virginia.

The **Homemaker** project could not have been completed without the support and dedication of those teachers who participated in the field test and revision of both student modules and instructor's guides. A special thank you is extended to those teachers.

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Leila Williams

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PHILOSOPHY OF HOME ECONOMICS EDUCATION

In this ever-changing world with its constant development of knowledge concerning people and things, we are aware of a definite need for a continuously developing curriculum.

As our society changes, the family is the basic unit that functions to meet the needs of its members in order to produce healthy personalities and to prepare individuals for a meaningful existence in society. Changes require vision and intelligence to assist individuals in meeting changes. Some aspects of homemaking taught at the secondary level are felt necessary for everyone, including males and females.

Human relations and management are the two concepts that direct our teaching. The commonalities of the subject matter areas are the tools used to implement the concepts of human relations and management.

We believe that the competencies fundamental to family living are to:*

-- establish values which give meaning to personal, family, and community living; to select goals appropriate to those values.

-- create a home and community environment conducive to the healthy growth and development of all members of the family at all stages of the family cycle.

-- achieve good interpersonal relationships within the home and within the community.

-- nurture the young and foster their physical, mental and social growth and development.

-- make and carry out intelligent decisions regarding the use of personal, family, and community resources.

-- establish long-range goals for financial security and work toward their achievement.

-- plan consumption of goods and services -- including food, clothing, and housing -- in ways that will promote values and goals established by the family.

-- purchase consumer goods and services appropriate to an over-all consumption plan and wise use of economic resources.

-- perform the tasks of maintaining a home in such a way that they contribute effectively to furthering individual and family goals.

*Committee on Philosophy and Objectives of Home Economics, **Home Economics New Directions,** American Home Economics Association, 1959.

- enrich personal and family life through the arts and humanities and through refreshing and creative use of leisure.
- take an intelligent part in legislative and social action programs which directly affect the welfare of individuals and families.
- develop mutual understanding and appreciation of differing cultures and ways of life, and cooperate with people of other cultures who are striving to raise levels of living.

We believe the home economics teacher should:

- understand him/herself.
- know home economics subject matter and skills.
- be creative and enthusiastic and grow professionally.
- provide opportunities for optimum development of students.
- base the program on the needs and concerns of the students, school, and community by pupil-teacher-parent planning.
- direct students into self-governed thoughts and actions.
- include evaluation as an intrinsic part and a continuous process in the total growth of the individual.

INTRODUCTION

In 1979, South Carolina began participating in a joint curriculum development effort with the states of Kentucky, Maryland and West Virginia. The purpose of the four-state consortium was to develop performance-based instructional modules and instructor's guides in the home economics content areas of clothing and textiles, foods and nutrition, housing and home furnishings, management and family economics, and human development. The modules were based on tasks identified in the **Homemaker** V-TECS catalogs.

Each state assumed the responsibility of developing modules for one or two content areas. Agreement was reached with regard to the format and style of the modules. All materials developed were shared and field tested in all four states.

Eighty home economics teachers participated in the field test conducted in South Carolina. Workshops were held for the teachers to introduce the materials and review performance-based instructional strategies. Each teacher developed a curriculum/mangement plan and began using the modules within regular programs. The materials were tested for one semester under conditions found in the average classroom. Both teachers and students evaluated all modules.

Field test results compiled by each state were shared within the consortium. Teacher and student data were utilized as the basis for revising and improving the modules.

Each Management and Family Economics module is composed of an introduction for the student, a performance objective, a variety of learning activities, content information, a student self-check, recommended references, and an evaluator's final checklist. The instructor's guide contains a listing of modules with suggested levels and courses for teaching, additional learning experiences, lists of supplemental resources and references, needed supplies, tools and equipment, and keys to student tests.

The modules are written so that they may be used effectively for various modes of instruction (i.e., individualized, small group, entire class, etc.). Teachers are encouraged to incorporate the modules into lesson plans and student activities as appropriate. The modules are not intended as a total replacement for other instructional strategies and/or resources. Rather, they are provided as a means of facilitating and enhancing performance-based instruction within home economics classrooms.

The following clarification of terms will help the teacher to achieve optimal use of performance-based curriculum materials.

Competency

A skill, either cognitive, affective, or psychomotor, which is required in life or in a vocation and which the student is expected to master and to demonstrate at the completion of the educational program is called a competency.

Performance Objective

A statement which gives direction to learning by communicating the intent or purpose of the learning is a performance objective. This is a statement of what the learner is able to do when he/she has sccessfully completed a learning experience.

In developing a course of instruction, performance objectives can be used in at least four major ways. First, stated objectives can help identify exactly what should be taught and force teachers to make decisions which should clearly define the goals of instruction.

Second, objectives aid in sequencing content within the course and help the teacher select appropriate instructional techniques and materials. Third, stated objectives simplify the development of those measures that will determine the student's ability to perform tasks. The criteria for making judgments about the performance levels of students is determined prior to actual instruction. Finally, after a program (or course) has been developed and used in the classroom, the objectives provide a means of evaluating the success of that program.

Performance objectives are written for each task a student must perform in order to achieve competence in a skill area and must fulfill the following conditions.

1. Identification of the **terminal performance** which the teacher attempts to produce. (Terminal performance refers to the behavior the student must be able to demonstrate at the conclusion of a learning experience.)
2. Description of the important **conditions** under which the behavior is expected to occur. (Conditions refer to any and all limits or circumstances under which the student will perform).
3. Identification of a **standard, criteria,** or **level of acceptance.** (Level of acceptance refers to how well the student must perform the task/behavior in order to be classifie as having achieved mastery.)

Learning Experiences

A series of activities designed to assist the student to master specific knowledge and skills is termed learning experiences. Because PBVE is student centered, all learning experiences ae written in terms of what the student should do. Student learning experiences dictate the teacher preparation and teacher activities which are necessary.

The **Management and Family Economics Modules** have been designed to promote an effective PBVE program. It is hoped that teachers will use this resource to expand performance-based instruction within home economics education.

CLARIFYING VALUES

CONTENTS OF MODULE

Student Information	Activity
HOW TO DEFINE A VALUE	1
VALUE CHART	4
Student Self-Check	
RECOGNIZING VALUES AND THEIR SOURCES	3
Evaluator's Final Checklist	
CLARIFYING VALUES	5

RECOMMENDED REFERENCES

TOPIC: Clarifying Values 1

Brinkley and Chamberlain. **Teen Guide to Homemaking**, 4th ed., p. 55.

Paolucci, Faiola and Thompson. **Personal Perspectives**, 2nd ed., pp. 38-43.

Raths, et al. **Values and Teaching**, pp. 28-30.

CLARIFYING VALUES

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	Student Information	References are provided.
2.	Have students discuss in small or large group activity.	SUGGESTED REFERENCES Brinkley and Chamberlain. **Teen Guide to Homemaking**, p. 55. Paolucci, Faiola and Thompson. **Personal Perspectives**, pp. 38-43.
3.	Student Self-Check	Paper and pencil Student Self-Check Key
4.	Have students discuss results with partners. Look at findings in large group.	Pencil A master copy of Student Information, VALUE CHART, is provided.
5.	Instructions for the Check-Out Activity are provided in this manual. Use the Evaluator's Final Checklist to check out each student.	Evaluator's Final Checklist

EXTENDED LEARNINGS

Encourage the student to:

- Arrange for a guest speaker to come to class, or talk to a person from another country. Ask the person about major values in that country and compare them to values in our country.

Student Self-Check

RECOGNIZING VALUES AND THEIR SOURCE

KEY

Five values that are shown in the study are:

> education, security, social life, independence, prosperity or money, material wealth, prestige.

Four ways values are learned and an example of each:

From family: family may teach children to value honesty by example.
From friends: having fun may be learned from friends.
From religion: taught through Sunday school, church.
From customs: accept or expect things to continue.
From culture: influences feelings toward age, family life, number of children, etc.
From law: may learn to respect rights of others through obeying laws.
From personal experience: person may value travel because of having traveled (being deprived of something may also lead to value.)

Student Information

VALUE CHART

Choose 4 values. For each one, write how you, your family, friends and community feel about the value. Compare each group to see if they feel the same or differently about the value.

VALUE	ME	FAMILY	FRIENDS	COMMUNITY	SAME	DIFFERENT

Check-Out Activity

CASE STUDIES

Directions: Read the following case study and answer the questions below.

The Booker family consists of Jed and Carey Booker; their 3 children, Tom, Karen, and Jody; and Carey's mother, Mrs. Tracy. Jed is a disabled coal miner and draws a pension. Carey works 2 days a week cleaning house for people. Mrs. Tracy is not very well but has always managed to take care of Jody, the youngest child. Tom is married and works in another state but comes home at least once a month.

The Bookers are a close family. Even when times are hard they always are glad to have the cousins, uncles, and aunts visit. Tom worries about the family and tries to get them to come live with him and his wife. Jed and Carey won't agree, however, and point out that life may be hard but they have their own little house that Carey's grandfather once lived in. Even though Tom has a good job now, they have seen the time that factories closed down and everyone came back home. Tom insists that he will just move again if that happens.

Karen, a high school sophomore, agrees with her parents about staying where they live. She is a good student and wants to go to college. After that she hopes to return to the little town where she grew up. When Tom sends her some money she puts it in her savings account for college.

Jody, the baby, is in the 5th grade. She is the fun-loving one in the family and loves to visit Tom. She can't wait to get through school so she can get out on her own and see the world. Meanwhile she spends every cent Tom sends her on adventure stories, movies, and school trips.

1. Name 1 overall value shared by the family.

2. Name at least 5 personal values and tell the person who has each.*

   a. ______________________________

   b. ______________________________

   c. ______________________________

   d. ______________________________

   e. ______________________________

* Where 2 people have the same value, only one needs to be given for each example.

Read the following case study and answer the questions below.

John is the oldest child in his family. His mother is a widow and has had to manage the money very carefully. While they have never had much money, John's mother has tried to make their home a pleasant, secure place. John appreciates this but thinks she makes too big a thing of it.

John wants to be a pharmacist. He is a good student and can get a scholarship and then work part time. He can earn good money as a construction worker this summer but it would mean being gone from home. He will also have to be gone if he goes to school. John is anxious to get ahead in the world and make a name for himself. He feels close to his family and wants to set up practice in his hometown.

John's mother wants him to take a job at home as soon as he finishes high school. This way the family will be together and John can help out with the expenses. She says that education is important, but his father never even finished high school. She tells John he could take some night classes at the community college. The real reason, however, is that she just can't stand the thought of John's leaving, which she believes is breaking up the family that she has worked so hard to keep together. John, however, wants to do something where he will make a home for himself and earn a good living and sees school as the best route for doing this.

Rank from 1 to 5 the following values for both John and his mother. Use 1 to indicate the highest value, 2 for the next highest value, etc. Five would be the lowest value.

VALUE	JOHN	MOTHER
Family unity		
Security		
Prestige		
Education		
Thrift		

Check-Out Activity

KEY

1. Overall value shared by family is family unity.
2. Personal values and person who has each.
   - a. Welfare of others (Carey's mother, Tom)
   - b. Security (Jed, Carey)
   - c. Own home or tradition (Jed, Carey)
   - d. Education (Karen)
   - e. Fun or social life (Jody)
   - f. Independence or travel (Jody)
   - g. Good salary (Tom)

VALUE	John	Mother
Family unity	3	1
Security	4 or 5	2
Prestige	1	5
Education	2	4
Thrift	4 or 5	3

Evaluator's Final Checklist

CLARIFYING VALUES

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Identified 1 family value from case study.	( )	( )	( )
Identified 5 personal values from case study.	( )	( )	( )
2. Placed the values in order of importance for each family member in the case study.	( )	( )	( )

SETTING PERSONAL AND FAMILY GOALS

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GOALS AND FAMILY LIFE	8
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RECOMMENDED REFERENCES

TOPIC: Setting Future Goals	1
Brinkley and Chamberlain. **Teen Guide to Homemaking**, 4th ed., pp. 83-85.	
TOPIC: Goals and Decisions	3
Paolucci, Faiola and Thompson. **Personal Perspectives**, 2nd ed., pp. 44-46.	

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SETTING PERSONAL AND FAMILY GOALS

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	None	ADDITIONAL REFERENCE Brinkley and Chamberlain. **Teen Guide To Homemaking**, pp. 83-85.
2.	Discussion could be held in either a large group or small group.	Paper and Pencil
3.	None	RECOMMENDED REFERENCE Paolucci, Faiola and Thompson. **Personal Perspectives**, pp. 44-46.
4.	None	Paper and Pencil
5.	None	Paper and Pencil
6.	Interviews could be taped for class discussion.	Paper and pencil and/or tape recorder
7.	Students may suggest TV families in class.	Access to a television set, paper and pencil
8.	None	Reference is provided.
9.	None	Paper and pencil
10.	Make it possible for each student to display mobile or collage.	Paper, pencil, crayons, scissors, felt markers, construction paper, stapler, paste, magazines, etc.
11.	None	Paper and pencil
12.	None	Paper and pencil
13.	None	Student-prepared lists
14.	None	Access to television, paper and pencil
15.	None	Paper and pencil A master copy of Student Information, GOAL CHECK, is provided.
16.	Instructions for the Check-Out Activity are provided in this manual. Use the Evaluator's Final Checklist to check out each student.	Evaluator's Final Checklist Check-Out Activities are provided in this manual.

EXTENDED LEARNINGS

Encourage the student to:

-- Draw cartoons for the school paper illustrating the difference between individual and family goals. Using the same idea, draw another cartoon strip in which individual and family goals are ranked.

— Read Parts II and III in FHA/HERO **Encounter**. Discuss with your FHA advisor how you can work on the encounter process.

Student Self-Check

SETTING GOALS

KEY

1. a. A part-time job during high school to earn money
   b. Graduation from a qualified hair-dresser's school
   c. Helping friends with their hair in school plays

2. a. Caring for a sick relative or a friend at home
   b. Completing a qualified home nursing or first aid class
   c. Working as a hospital volunteer

3. a. Teacher's aide in high school
   b. Volunteer work with youth groups as a junior leader
   c. Teaching a Sunday school class

4. a. Working as a volunteer in a nursery school
   b. Completing a home economics parenting class
   c. Caring for children of friends or relatives.

5. a. Learning the rules of physical fitness
   b. Playing sports in or out of school, either team or individual
   c. Choosing a favorite life-time sport and learning to do it well
   d. Participating in family sports

Examples of personal goals

a. To attend a football game
b. To earn an A in a class
c. To get a part-time job
d. To graduate from college
e. To graduate from high school
f. To save enough money to buy a prom gown or suit

Examples of family goals

a. To attend a football game as a family
b. To go camping for a weekend
c. To take a trip together
d. To watch a particular TV program together
e. To have a birthday party for Grandmother
f. To see that all family members graduate from high school
g. To buy a new house

Student Information

GOAL CHECK

Directions: Write a story in which one or more persons have the goals listed below. Then have a friend read the story and fill out the chart. There should be checks for each item in one of the first 3 columns. In the last column use the code: 1--Very Important; 2--Important; 3--Fairly Important; and 4--Least Important. Discuss the answers and revise the story if it is not clear. Turn the results in to your instructor.

GOAL	PERSONAL	FAMILY	BOTH	IMPORTANCE
To own a car				
To graduate from school				
To make good grades				
To be a cheerleader				
To be healthy				
To buy new records				
To get a job				
To have friends				
To get married				
To go to the prom				
To own a home				
To be attractive				
To have lots of dates				
To get a driver's license				
To re-do the bedroom				
To buy new clothes				
To be happy				
To save money				
To live in a nice neighborhood				

CHECK-OUT ACTIVITY

Part 1. Choose the best answer for each of the following.

______1. The best definition of a goal is:

a. What one thinks is important.
b. What one hopes to achieve.
c. How one spends time and money.
d. All of the above.

______2. Which of the following best describes the importance of goals?

a. They give one something to work toward.
b. They give a sense of direction to life.
c. They help one work toward what is valued.
d. All of the above.

______3. When are you able to set goals?

a. When you become an adult.
b. When you understand yourself.
c. When you leave home.

______4. An example of a goal is:

a. Friendship.
b. To finish high school.
c. Deciding what to wear.
d. All of the above.

Part 2. Choose three pictures from magazines that illustrate your goals. Explain to the satisfaction of your teacher how these goals relate to your values.

Part 3. Read the following case study and answer the questions below.

Mr. and Mrs. Adkins and their children, Jim and Mary, live in a small rural town. They find the house is quite crowded since the children have become teenagers. They are saving in order to build a family room and to finish the attic. They love to travel but have decided to give up their annual trip in order to save money and to use the time on the house.

It looks as if their main fun this summer will be the county fair. Mrs. Adkins is trying to finish two quilts that will be used in the remodeled attic. She wants to exhibit her work at the fair.

Jim has a rock collection and wants to be a geologist someday. His parents have agreed that he can put his exhibit in the new family room if he makes a nice case for it. Jim decides to build a case for his rock collection.

Mary likes to keep up with her friends who have moved. She had hoped to visit Sue this summer but now finds she must help at home. She and her mother have agreed to invite Sue to visit her during Christmas vacation next year when the attic and family room are finished.

Mr. Adkins has 4 weeks of vacation time this summer. He had wanted to go on a camping trip but decided to give it up in order to work on the house. He will try to get the family room framed in and under roof during his time off. He figures he can do the rest evenings and weekends after he goes back to work.

List 7 goals from the case study and show whether each is a personal or family goal. If it is personal, name the person whose goal it is.

GOALS	PERSONAL (NAME PERSON)	FAMILY
1.		
2.		
3.		
4.		
5.		
6.		
7.		

Part 4. Read the following case study and then complete the chart and questions below.

The Morgan family is going over their budget. They hope to buy a new mobile home soon. They are living in a furnished apartment which the landlord refuses to fix up and is also drafty and hard to clean. Jim would also like to have a boat and Joan agrees that this would be a good way for them to get away over weekends. Joan would like to have a baby but feels they can't afford it. Jim says he hates to be tied down yet but does want children someday. He says he thinks the thing they need most is a car. He hates to always wait for the bus or get a ride with someone. Joan agrees but reminds him they can't have everthing and she thinks other goals are more important.

Rank from 1 to 4 Jim's goals and Joan's goals, with 1 being the most important, 2 the next most important, etc. Add the personal rankings together to get the family total for each goal.

GOALS	JIM	JOAN	FAMILY
Buy a mobile home.			
Get a boat.			
Have a baby.			
Buy a car.			

Part 5. Answer the questions below about the goals in Part 4.

1. If only 1 of the goals can be met now, which should the Morgan family choose on the basis of the family ranking?

2. What conclusion about goals can you draw from this case study that can be applied in other situations?

Check-Out Activity

KEY

Part 1

1. B
2. D
3. B
4. B

Part 2

Answers will vary with each student.

Part 3

Family goals: Build family room, finish attic
Personal goals: Finish quilts, exhibit at fair (Mrs. Adkins); be geologist, build case for rock collections (Jim); invite Sue for visit (Mary); frame room, get it under roof while on vacation (Mr. Adkins)

Part 4

Jim	Joan	Family
2	1	3
3	2	5
4	3	7
1	4	5

Part 5

1. Buy a mobile home.

2. A conclusion that can be drawn is that the least ranking family goal will be among top priority goals of individuals but exact order may vary or family goals may not represent the top priority for everyone but should be important to all.

Evaluator's Final Checklist

SETTING PERSONAL AND FAMILY GOALS

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Answered objective test items.			
a.	( )	( )	( )
b.	( )	( )	( )
c.	( )	( )	( )
d.	( )	( )	( )
2. Explained satisfactorily how goals relate to values.	( )	( )	( )
3. Identified 7 goals from case study.	( )	( )	( )
Identified each goal as personal or family.			
4. Ranked personal goals for each family member in order of importance.	( )	( )	( )
5. Chose the most important family goal and wrote a conclusion that could be applied in other situations.	( )	( )	( )

RANKING GOALS

CONTENTS OF MODULE

Activity

Student Information

SETTING LONG AND SHORT-TERM GOALS 1

Student Self-Check

RANKING GOALS 7

Evaluator's Final Checklist

RANKING GOALS 11

RECOMMENDED REFERENCES

TOPIC: Ranking Goals 1

Jelly and Herrmann. **The American Consumer**, pp. 38-39.

Paolucci, Faiola and Thompson. **PERSONAL PERSPECTIVES**, pp. 44-46.

RANKING GOALS

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	None	Student Information
2.	Can be done in large or small groups.	Film and projector
3.	None	ADDITIONAL REFERENCE Jelley and Herrman. The **American Consumer**, pp. 38-39.
4.	Can be shared with whole group.	Paper and pencil
5.	None	References provided by student or teacher.
6.	None	Classroom
7.	None	Paper and pencil
8.	This could be done in groups of two students.	Paper and pencil
9.	None	Classroom
10.	None	Paper and pencil
11.	Instructions for the Check-Out Activity are provided in this manual. Use the Evaluator's Final Checklist to check out each student.	Evaluator's Final Checklist

EXTENDED LEARNINGS

Encourage the student to:

-- Evaluate FHA short-term goals in terms of how well they are contributing to your long-term FHA goals. Give a report at the next FHA officer's meeting.

-- Choose a character from a TV program. Identify the goals of the character and describe those which are realistic and/or unrealistic. Explain why.

-- Organize an FHA officer's rap session on why some desirable FHA activities are unrealistic.

Student Self-Check

RANKING GOALS

KEY

1. Short
2. Short
3. Long
4. Long
5. Long
6. Long
7. Long
8. Short
9. Short

CHECK-OUT ACTIVITY

CASE STUDY

Directions:

Read the case study and complete the questions below.

Janet, a 16-year-old senior high school student, is looking forward to the last month of school and a long summer. She has applied for several jobs already, and if she gets one she will buy some summer clothes. Most of what she earns will go into savings to make a down payment on a car next year. If she saves enough she should be able to get a loan for the remainder.

Meanwhile Janet has a busy month ahead. She is determined to get a date with Curt before school is out. She also wants to get her room papered before her cousin, Beth, comes to visit at graduation time. Janet wants new furniture but will have to pay for the car first.

Janet thinks about her future a lot. She is studying for final exams in order to bring her grades up. She wants to go to beauty school and someday own her own shop.

Janet loves music and she plays the piano now and wants to learn to play the organ. The organist at her church plans to move in a few years when her children finish school. Janet would really like to be good enough by then to get the job. The woman has promised to give her lessons this summer if Janet will teach her to knit.

1. List 10 of Janet's goals and classify them as short-term or long-term.

GOALS	SHORT-TERM	LONG-TERM
a.		
b.		
c.		
d.		
e.		
f.		
g.		
h.		
i.		
j.		

2. Which of Janet's long-term, goals is likely to take the longest to reach?

List at least 5 steps necessary to achieve the goal you listed.

a.
b.
c.
d.
e.

3. For each of the situations below, tell a) whether more attention is given to long-term or short-term goals, and b) what can be done so both short-term and long-term goals can be achieved.

Situation 1: Jim is in his second year of college. He started the summer he finished high school and has gone each summer since. He is determined to finish college in 3 years rather than 4 as he will need to get his master's degree before he is ready to begin his career. He figures he can get a graduate assistantship when he starts his master's degree work. That means he will not have to pay tuition and will earn almost enough to live on. Meanwhile he does nothing but study and work. When the other fellows ask him to go someplace, he always says there will be time for that later.

Situation 2: Tricia says her main goal in life is to be independent. She isn't interested in getting married, but wants a career that pays well enough so that she can do what she wants in life. Meanwhile she wants to have a good time in high school. Her grades aren't anything to brag about, but she is a cheerleader, a member of the Thespian Club, and class secretary. She hopes she will be elected homecoming queen next year. She hasn't decided just what career she will choose and laughs it off when the guidance counselor suggests she might be thinking a little more about college or a career.

Situation 3: Dottie and Mike Murray are in their early 30's. They are saving to build a new house. Mike has been working two jobs lately in order to save more money. Dottie is not able to work outside the home anymore because they have two pre-school children. They want to make a big down payment so they can pay off the loan by the time the children are in college. Dottie is getting depressed, however, since she spends all day and all evening with just the children. Mike's always tired and is never home anymore. Savings are building up faster now but neither Dottie or Mike ever get to do anything but work.

Situation 4: The Jacksons are in their early 60's and plan to retire in 2 more years. They haven't taken a vacation for the last 5 years--not since they decided to take early retirement. They plan a world tour soon after they retire. They also want some new clothes and need to fix up the house, but figure they will get the clothes before starting on the trip and will do the house over a few years later. Meanwhile they have quit asking friends over for Saturday night because of the cost and have stopped eating out on Sunday.

4. Read the case study and then fill out the checksheet to show how difficult each goal would be to reach for the Stones. Then fill out the checksheet to show how realistic each goal would be for the Stones.

The Stone family consists of Mr. and Mrs. Stone and their 3 daughters, ages 16, 15, and 7, and one son, age 6. Their annual combined income is about $18,000. Mr. Stone drives a truck for a wholesale supply firm. He does all repair and remodeling work on the home. Mrs. Stone works part-time in a local department store and makes some of the family's clothing.

As you rate goals, be sure to consider the age spread of the children, how long they have been married, and known family skills.

GOAL	DIFFICULTY			REALISM		
	HIGH	MEDIUM	LOW	HIGH	MEDIUM	LOW
College education for all children						
Mrs. Stone and the girls expensively dressed						
Well-planned, well-balanced meals						
Save $100 each month						
Go to covered dish dinners occasionally						

Check-Out Activity

KEY

1.	GOALS	SHORT-TERM	LONG-TERM
a.	Buy summer clothes.	x	x
b.	Buy car.		x
c.	Have date with Curt.	x	
d.	Paper room.	x	
e.	Buy new furniture.		x
f.	Get good final grades.	x	
g.	Go to beauty school.		x
h.	Own beauty shop.		x
i.	Learn to play organ.	x	
j.	Be church organist.		x

2. To own her own beauty shop
    a. Make good grades.
    b. Attend beauty school.
    c. Get a job after completing school.
    d. Save money for down payment on business.
    e. Build a clientele.

3. Situation 1

Jim is giving more attention to long-term goals.
His very heavy concentration on hard work could result in burn out and thus he may not achieve his goal at all. He needs to allow some time for recreation for himself which will be to his benefit in the long run because the break in his routine will help maintain his motivation.

Situation 2

Tricia is giving more attention to short-term goals.
Her long-term goal of independence is more likely to be realized if she works with her counselor now to try to select a career direction and puts more effort into raising her grades.

Situation 3

Dottie and Mike are giving more attention to long-term goals.
They may want to re-evaluate the time schedule they have set for themselves for building the new house. Their savings plan would be slimmed down if Mike dropped his second job but the family would have more time together to build essential relationships. After the children enter school Dottie could contribute to their savings program through a job outside the home.

Situation 4

The Jacksons are giving more attention to their long-term goal of a world tour.
With retirement very near the Jacksons may want to reconsider the value of close friends and resume their Saturday evening get togethers. They could continue saving money by not eating out on Sunday.

GOAL	DIFFICULTY			REALISM		
	HIGH	MEDIUM	LOW	HIGH	MEDIUM	LOW
College education for all children	X			X		
Mrs. Stone and the girls expensively dressed	X					X
Well-planned, well-balanced meals			X	X		
Save $100 each month	X				X	
Got to covered dish dinners occasionally.			X	X		

Evaluator's Final Checklist

RANKING GOALS

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

		ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1.	Listed 10 goals from case study.	( )	( )	( )
	Identified all 10 goals as long-term or short-term.	( )	( )	( )
2.	Chose longest-term goal and listed 5 steps needed to reach the goal.	( )	( )	( )
3.	Told whether long-term or short-term goals are given more attention in a series of 4 situations.	( )	( )	( )
	Told what could be done so that both long and short-term goals could be achieved.	( )	( )	( )
4.	Rated goals according to their difficulty of achievement and realism.	( )	( )	( )

ADJUSTING GOALS

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RECOMMENDED REFERENCES

TOPIC: Adjusting Goals 1

Bratton, Esther C. **Home Management Is...**, p. 98.

Paolucci. Faiola and Thompson. **Personal Perspectives,** pp 48, 53-54.

ADJUSTING GOALS

LA#	SUGGESTIONS	REFERENCE/TOOLS/EQUIPMENT
1.	Student Information	None
2.	Have students write scripts to use with role plays.	Paper and pencil
3.	Have students divide into small groups to discuss questions and then share answers in large group.	None
4.	None	SUGGESTED REFERENCE Paolucci, et al. **Personal Perspectives,** pp. 48, 53-54.
5.	Have students think of examples of how circumstances and age have affected the goals they had.	None
6.	Student Self-Check	Paper and pencil Student Self-Check Key
7.	Have students discuss why the career goals of many youngsters are to be like their fathers and mothers or people they admire.	None
8.	Have students interview people of high school age or older.	Pencil A master copy of Student Information, INTERVIEW SHEET, is provided.
9.	Student Information	Paper and pencil
10.	Instructions for the Check-Out Activity are provided in this manual. Use the Evaluator's Final Checklist to check out each student.	Evaluator's Final Checklist

EXTENDED LEARNINGS

Encourage the student to:

-- Write a melodrama to present to the class to show goal conflict within the family.

-- Organize a panel discussion on how teenage goals cause conflict in families.

-- Create a bulletin board around a road map theme. Develop the theme that it is necessary to travel the route to achieve goals and then replace them with new goals.

Student Self-Check

CHANGING GOALS

KEY

1. Goals need adjusting because our values and goals change as we grow and change. These changes create conflicts within us and with family and friends. Depending on these conflicts, we need to adjust goals to handle the conflicts.

2. People adjust their goals by making decisions that are well thought out from among the alternatives available.

3. As we change goals, the changes may conflict with the standards we have. It is then necessary to change or alter the standards.

Student Information

INTERVIEW SHEET

Name

Age: _____15-20 _____20-30 _____30-40 _____40-50 _____50-65 _____ 65 up

1. What big goals have you achieved?

2. What new goals took their place?

3. Why is it important to set new goals when old ones are met?

Check-Out Activity

5 CASE STUDIES

A. Directions: Read the following situations and list goals that conflict. Tell the best solution for each problem, and explain why it is the best solution. Use the chart on the next page for your answers.

1. Jerry is 14 years old and the only child of the Martin family. His parents are anxious for him to make good grades in school. Jerry spends many hours in his room studying and snacking, since he is rewarded for getting good grade cards. Jerry seldom eats the evening meal with his parents, as he prefers to snack when he comes home from school, while he is studying, and before going to bed. As a result of his eating habits, he has gained weight steadily, his complexion is blotchy, and finding clothes for him is a problem. Since his parents regard his snacking as a sort of bribe for him to keep studying, they are reluctant to deprive him of the constant snacking. Yet, they are disgusted with his becoming fat and sloppy-looking. They want him to look and to be healthy.

2. When Ann graduated from high school her "well-to-do" uncle sent her $500 as a graduation gift. Ann wants to spend all the money for an entire new wardrobe since she will start working next month as receptionist in a local office. She does not feel that her present "school wardrobe" would be appropriate. Her parents want her to put the money in the bank and let it draw interest. They want her to have a little nest egg for the future.

3. The Johnson family has 2 teenage children, Herb and Mary. The Johnsons have always planned for their children to go to school. Herb has always hated school, but can do anything he wants with electrical equipment. He has been working part-time at the TV station and has the promise of full-time work when he graduates. Mary has always been studious and wants to go to college more than anything.

4. Jan has always dreamed of a vine-covered cottage in the country and is determined to marry a man who wants to live in a rural area away from the rush of city life where she has grown up. Last summer when she visited her cousin who lives in a rural area she met Jim and they became engaged a few weeks later. Now she is back in the city finishing school but Jim visits her every few weeks. She is really in love with Jim and wants to marry him, but is a little disturbed because she has gradually learned that Jim's greatest ambition is to find a job in the city where things are happening. He says country life is for the birds.

5. Bob finished high school last year and has a job at the supermarket this summer. He has always wanted to go to college and his parents say they can help him some but cannot afford both tuition and dormitory fees. He intended to save his earnings this summer so that he could pay his living expenses at school next year. Now he has the chance to buy a used car at a good price. He wants the car, but it would take all of his savings.

Complete this chart after reading the case studies on the previous page.

CASE STUDY	CONFLICTING GOALS	BEST SOLUTION	WHY
1.			
2.			
3.			
4.			
5.			

TOM AND SYLVIA

B. Directions: Read Scene I below in the case study, Tom and Sylvia. As you read, list all of Tom and Sylvia's goals on the chart following the case study.

Scene I
Tom, age 21, and Sylvia, age 20, both seniors at State University, have just returned from across the state line where they were married. They will be living in Sylvia's apartment that is paid for by her parents. The only things they have to worry about is how they will tell their parents and which professional football team will draft Tom. Sylvia is financially independent as a result of investments given her by her grandmother. Tom plans to play on the NFL teams for at least 10 years and then coach with one of the professional teams. Both want 4 children, 2 boys and 2 girls, and a ranch-type home with space for animals for their children. They want to build it on property Tom's parents gave him when he made "All-American."

As you read Scene II, check the goals you listed from Scene I that have been met. If goals were changed, tell what the changed goal is in the third column. List new goals from Scene II in the left column (starting with 6).

Scene II
After 11 years as an NFL player and 3 years as an assistant coach of a college team, Tom, Sylvia and their 6 children (2 boys and 4 girls) have returned to state university where Tom has been named football coach. They are living in a 5-bedroom, 2-story house on faculty row that is owned by the school. They have purchased an old ranch in the mountains and hope to have it paid for in 5 more years. The house on the ranch has been restored and is used for a summer home. They want to build a children's camp and set the profits aside for the education of their children. This will be built on the property Tom's parents gave them. The children have a dog but are also glad for summer to come because then they are with their two horses.

Read Scene III, list new goals and check previous goals met.

Scene III
Tom, after 20 years at State University, has developed a serious heart condition. Tom is looking for a small town to move to where the pace is slower. He wants to retire in June and sell their ranch and children's camp. The ranch was paid for 15 years ago and the camp made a good profit, but Tom says it is time to get away from the pressure. Sylvia is pleased about the move. She wants them to have more time together and see their grandchildren more. All of their own children finished school but only the 3 oldest ones are married. All have good jobs, however, and are financially independent. Tom and Sylvia hope to sell most of their property and invest the money so they will have a steady retirement income to add to Tom's other retirement benefits.

COMPLETE CHART USING CASE STUDY ABOVE.

ORIGINAL GOALS (Scene I)	MET	CHANGED
1.		
2.		
3.		
4.		
5.		

NEW GOALS (Scenes II and III)	MET
6.	
7.	
8.	
9.	
10.	
11.	
12.	
13.	

Check-Out Activity

5 CASE STUDIES

KEY

	Conflicting Goal	Best Solution	Why
1.	Jerry gets good grades vs. being healthy and having good appearance	Parents could settle for a little lower grades while insisting that Jerry develop better health habits.	Good grades may not help him that much if he ruins his health in the meantime.
2.	Save money for nest egg vs. purchasing new wardrobe	Save some and spend part on new work wardrobe.	Until Ann goes to work she may not know what will be needed. She is not completely independent either.
3.	Herb's occupational goal vs. parents' occupational goal for Herb	Let Herb go on with job he wants or let him take a part-time training program to further his career while he works.	Insisting on college for Herb may be futile if he doesn't want to go. Given Herb's interest, a vocational-technical program might be more appropriate.
4.	Where they are to live (or Jan's desire to marry Jim) vs. living in country	See if either could be satisfied living in another place with vacations and frequent visits to the other place. If not, reconsider decision to marry.	Extreme pressure to change other person's mind may lead to problems in marriage.
5.	College vs. car	Save money for college and get car later.	Delaying reaching goal to get car more feasible than delaying college. Long-term effects are also to be considered.

TOM AND SYLVIA CASE STUDY

KEY

	ORIGINAL GOALS	MET	CHANGED
1.	Play pro football	x	
2.	Coach pro ball		Coach college football
3.	Have 4 children--2 boys and 2 girls	x	(Note: answers may be listed as changed as couple had 6 children.)
4.	Build ranch-style home on property Tom's father gave them		Bought ranch in mountains for summer home. Want to build camp on property.
5.	Have space for animals	x	
	NEW GOALS		
6.	Pay for mountain ranch in five years	x	
7.	Build childrens' camp	x	
8.	Educate children	x	
9.	Retire in June		
10.	Move to smaller town		
11.	Sell ranch and camp		
12.	Steady retirement income		
13.	See grandchildren more		

Evaluator's Final Checklist

ADJUSTING GOALS

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Identified goals which were in conflict in each of the 5 case studies.	( )	( )	( )
Stated what should be done abut the conflict in in each case study.	( )	( )	( )
2. Listed all goals which were met in case study.	( )	( )	( )
Classified each goal as met or changed as the story proceeded.	( )	( )	( )
Listed new goals set later in the life of the family.	( )	( )	( )

MONEY AS A RESOURCE

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RECOMMENDED REFERENCES

TOPIC: Money and Resources 1

Brinkley and Chamberlain. **Teen Guide to Homemaking**, pp. 195-209, 223-230.

Paolucci, Faiola and Thompson. **Personal Perspectives**, pp. 76-86.

MONEY AS A RESOURCE

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	Student Information	None
2.	Student Information	None
3.	Student Self-Check	Paper and pencil Student Self-Check Key
4.	None	SUGGESTED REFERENCES Brinkley and Chamberlain. **Teen Guide to Homemaking**, pp. 195-209; 223-230. Paolucci, et al. **Personal Perspectives**, pp. 76-86.
5.	Have students discuss options in large or small groups.	None
6.	Have students compile a list of sources of money.	Magazines, posters, scissors, glue, markers, etc.
7.	None	Monopoly
8.	Instructions for the Check-Out Activity are provided in this manual. Use Evaluator's Final Checklist to check out each student.	Evaluator's Final Checklist

EXTENDED LEARNINGS

Encourage the student to:

— Identify some of your community's resources and give suggestions on how to make better use of them.

-- Analyze your FHA budget and prepare a chart to explain the factors which determine how the money is used.

Student Self-Check

MONEY AND RESOURCES

KEY

1. Your personal aims or goals, whether your money is easy to get or whether you have to work hard for it.

2. Time
   Money
   Energy
   Skills and abilities (possible answers)

3. Human resources--abilities, skills, talents, intelligence, creative abilities, aptitudes, relationships, etc.
   Non-human resources--All the goods and equipment we have along with the money we use to get them.
   Natural resources--air, water, soil, sun, forests, wildlife, minerals.

Check-Out Activity

TERMS AND RESOURCES

A. Directions: Terms relating to resources are hidden in the scrambled letters below. Circle the names that appear in horizontal, vertical, and diagonal straight lines. Some words can be read forward and some backward. Letters in the scramble may be used more than once (even overlapping), but you will not use every letter given.

A	B	I	L	I	T	Y	P	E	R	S	O	N	A	L	I	T	Y
K	I	N	H	B	Q	M	A	R	K	E	T	G	O	Z	H	A	G
S	R	C	A	R	E	E	R	M	K	R	S	I	K	N	O	L	R
C	J	O	B	O	O	K	T	R	A	D	E	O	F	F	I	E	E
H	U	M	A	N	N	C	M	O	N	E	Y	E	U	O	N	N	N
R	B	E	T	R	A	S	B	A	E	T	R	F	G	I	R	T	E
S	K	I	L	L	B	Z	S	C	A	R	C	E	T	S	O	C	E
H	O	J	P	L	I	B	R	A	R	Y	G	Y	G	R	E	N	E
O	P	P	O	R	T	U	N	I	T	Y	C	O	S	T	I	M	E

From the words circled above, list the terms that are human resources and those that are non-human resources. You should list at least 12 in all.

Human Resources	**Non-Human Resources**

B. Directions: Answer the following questions on a separate sheet of paper. Compare your answers with those provided by your instructor.

1. List 5 reasons why money can be considered a resource.

2. List 5 factors which determine how money will be used.

CHECK-OUT ACTIVITY

KEY

A. Word Scramble

Resource identification: 12 resources contained in puzzle should be listed and correctly categorized as human or non-human. There is no need to check the puzzle itself.

Human resources: energy, ability, personality, talent, time, skill

Non-human resources: car, money, income, library, book, job (Career may be acceptable in either category at discretion of teacher.)

B. Questions

1. Five reasons why money is a resource.
   a. Money is useful
   b. It can buy goods and services
   c. Can be substituted for other resources
   d. Helps reach goals
   e. Is not unlimited so must be managed

2. Five factors affecting the use of money.
   a. Attitude of manager
   b. Amount available
   c. Can be substituted for other resources
   d. Goals
   e. Standards

Evaluator's Final Checklist

MONEY AS A RESOURCE

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

		ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1.	Identified at least 12 words in the word scramble.	( )	( )	( )
	Classified each word as human or non-human.	( )	( )	( )
2.	Listed 5 reasons why money can be considered as a resource.	( )	( )	( )
	Listed 5 factors which determine how money will be used.	( )	( )	( )

TIME AS A RESOURCE

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Evaluator's Final Checklist

TIME AS A RESOURCE 7

RECOMMENDED REFERENCES

TOPIC: Time as a Resource 1

Bratton, Esther C. **Home Managment Is...**, pp. 280-292.

Jennings, Margie Sumrall. **Decisions in Living**, pp. 297-298.

TIME AS A RESOURCE

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	Student Information	None
2.	None	Magazines, construction paper, markers, scissors, glue, etc.
3.	Student Information	Newspaper, paper, pencil A master copy of Student Information, TASK LIST, is provided.
4.	Student Self-Check	Paper and pencil
5.	None	Paper and pencil
6.	Have students survey individually or in small groups and share information in large group.	Surveys and pencil
7.	Instructions for the Check-Out Activity are provided in this manual. Use Evaluator's Final Checklist to check out each student.	Evaluator's Final Checklist

EXTENDED LEARNINGS

Encourage the student to:

— Investigate market value of community volunteer workers such as candy stripers.

-- Make a bulletin board to show how you can make time work for you.

Master Copy for Learning Activity 3

Student Information

TASK LIST

Directions: List the average rate of pay for performing the following tasks or jobs for one hour. You may look in the classified section of the newspaper, interview people, etc., to find this information.

TASK OR JOB	HOURLY PAY	TASK OR JOB	HOURLY PAY
1. Wash dishes		14. Garden	
2. Mow lawns		15. Answering service	
3. Rake leaves		16. Supervise playground	
4. Work at fast food establishment		17. Work with govt. youth programs	
5. Carry out at grocery store		18. Give piano or guitar lessons	
6. Babysit		19. Bellhop	
7. Make beds		20. Painter	
8. Pump gas		21. House cleaning	
9. Wash cars		22. Stock clerk	
10. Run errands		23. Waitress	
11. Repair bicycles		24. Janitor	
12. Pet sit		25. Do laundry	
13. Pick up mail for business or for elderly people		26. Other	

Check-Out Activity

A. Directions: Complete the chart by recording for one day the activities of the person who does most of the housekeeping duties around your home. List the tasks the person did, the amount of time spent on each duty, the wage per hour for the task market value of the particular task and the total market value. Turn the sheet in to your teacher for evaluation. You must list at least 5 tasks/duties and complete the chart for each.

TASK	TIME SPENT	WAGE FOR 1 HOUR	AMOUNT
TOTALS		▨	

B. Directions: Read the situation below and then list at least 5 factors that affect how time is used. Give an example of each from the situation.

Belinda is a junior at Westgate High. Tomorrow is her mother's birthday and Belinda needs to finish the robe she is making for her mom's birthday. Belinda is having "one of those days" and has a million and one things to do. As she was dressing for school, she got a run in her last pair of hose, and the blouse she wanted to wear needed ironing. Then she looked out of the window and saw her bus driving by her house. Once she finally made it to school, Belinda found out she had fashion show practice after school and an English exam tomorrow. How will she ever get the robe done? On top of everything else, Mrs. Jones, a very good friend of the family, calls and asks Belinda to babysit. Belinda is in a bind.

1. ______________________________

2. ______________________________

3. ______________________________

4. ______________________________

5. ______________________________

Check-Out Activity

KEY

A. Task List

At least 5 tasks or duties must be listed that are performed at home, time spent on the task, wage per hour, and total value of time per task, as well as grand total. The wage per hour for each task should correspond to local rates.

B. Belinda's Situation

List at least 5 factors affecting use of time and an example of each from case study. Examples may vary.

1. Stage in family life cycle--age means she must be in school.
2. Concept of roles and responsibilities--needs to study, babysits for family friend.
3. Goals and values--make something for mother's birthday.
4. Ability to plan, organize--left too many things for the last minute so she has no time for emergencies.
5. Other available resources--may be short of money to buy gift.
6. Standards of performance--may be lax with so much to do.

Evaluator's Final Checklist

TIME AS A RESOURCE

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Listed at least 5 tasks/duties and correctly computed the market value for each.	( )	( )	( )
2. Correctly listed five factors that affect how time is used.	( )	( )	( )

ENERGY AS A RESOURCE

CONTENTS OF MODULE

Student Information	Activity
HUMAN ENERGY	1
MANAGING HUMAN ENERGY	3
LEISURE TIME ACTIVITIES	5
Student Self-Check	
MANAGING HUMAN ENERGY	4
Evaluator's Final Checklist	
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RECOMMENDED REFERENCES

TOPIC: Human Energy 1

Bratton, Esther C. **Home Management Is...**, pp. 106-107.

Oppenheim, Irene. **Consumer Skills**, pp. 158-178.

ENERGY AS A RESOURCE

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	Student Information	None
2.	None	Poster paper, markers, magazines, glue, etc.
3.	Student Information	None
4.	Student Self-Check	Paper and pencil Student Self-Check Key
5.	Share results with other students	Paper, pencil, questions
6.	Instructions for the Check-Out Activities are provided in this manual. Use the Evaluator's Final Checklist to check out each student.	Evaluator's Final Checklist

EXTENDED LEARNINGS

Encourage the student to:

— Construct paper bag or stick puppets. Prepare a puppet skit that illustrates 4 factors which affect energy. Present the skit to the class.

Student Self-Check

MANAGING HUMAN ENERGY

KEY

1. Energy is the ability to do work.

2. Physical energy is the kind of energy that muscles produce from oxidation of food in the body.

3. Mental energy is a good state of mind or vitality.

4. Factors that can affect energy include:

    a. age
    b. posture
    c. management of energy
    d. boredom
    e. tension and frustration
    f. values about energy
    g. satisfaction of doing something

Check-Out Activity

Directions: Answer the following questions.

1. What is human energy?

2. Name two types of human energy and give an example of each.
   a.
   b.

3. List 4 factors that affect energy.
   a.
   b.
   c.
   d.

4. Why do leisure time activities often make one less tired than work activities?

Check-Out Activity

KEY

1. Human energy is the ability to do work.

2. a. Physical--lifting, walking, running
   b. Mental--thinking, feeling or vitality, pep

3. Factors that affect energy: age, posture, management of energy, boredom, tension as alternate of frustration, values placed on energy, satisfaction of doing.

4. Leisure activities bring satisfaction and you enjoy them or they are chosen whereas work may not be chosen.

Evaluator's Final Checklist

ENERGY AS A RESOURCE

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Correctly named 2 types of human energy and gave an example of each.	( )	( )	( )
2. Correctly listed 4 factors that affect energy.	( )	( )	( )
3. Correctly explained why leisure time activities can make one less tired than work activities.	( )	( )	( )

SKILL AND ABILITY AS A RESOURCE

CONTENTS OF MODULE

Student Information

Activity

USING SKILLS AND ABILITY 1

Student Self-Check

SKILLS AND ABILITY 2

Evaluator's Final Checklist

SKILL AND ABILITY AS A RESOURCE 6

RECOMMENDED REFERENCES

TOPIC: Skill and Ability as a Resource 1

Brinkley and Chamberlain. **Teen Guide to Homemaking,** 4th ed., pp. 52, 209.

SKILL AND ABILITY AS A RESOURCE

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	Student Information	None
2.	Student Self-Check	Paper and pencil Student Self-Check Key
3.	Have students write interview questions in class before doing interviews.	Paper and pencil
4.	Have students participate in large and/or small group activity.	Paper and pencil
5.	Help students with audiovisual preparation.	Materials for making slides or filmstrips
6.	Instructions for the Check-Out Activity are provided in this manual. Use Evaluator's Final Checklist to check out each student.	Evaluator's Final Checklist

EXTENDED LEARNINGS

Encourage the student to:

-- Hold a skills and abilities auction.

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Student Self-Check

SKILLS AND ABILITY

KEY

1. A skill is the ability to do something well.

2. Another name for ability is aptitude. Skill may also be given as the answer and is correct.

3. Some types of abilities are:
   - a. mechanical
   - b. mathematical ability
   - c. verbal ability
   - d. musical ability

Check-Out Activity

CASE STUDY

Directions: Read the following case study and list the family members in the left column. Then list each person's skills or abilities (at least 2). Check what each skill does.

Mr. and Mrs. Jones have 2 teenage children. Both children are in high school and take part in extracurricular activities. Susie has been a cheerleader for 2 years and this year was chosen to be the pianist for the school glee club. Johnny enjoys sports and is a member of the school baseball and basketball teams. In his spare time he enjoys working on his motorcycle and keeping it in good condition. The family home has many pieces of furniture made in Mr. Jones' basement workshop. Mrs. Jones is a full-time homemaker with a degree in home economics. She enjoys sewing for her family and friends.

Family Member	Skill/Ability	Perform Work	Give Satisfaction	Both
	1.			
	2.			
	1.			
	2.			
	1.			
	2.			

Check-Out Activity

KEY

Family Member	Skill/Ability	Perform Work	Give Satisfaction	Both
Mr. Jones	1. Engineering	x		
	2. Carpentry			x
Mrs. Jones	1. Homemaking	x		
	2. Sewing			x
Johnny	1. Plays baseball		x	
	2. Plays basketball		x	
	3. Mechanics			x
Suzy	1. Lead cheers		x	
	2. Plays piano			x

Evaluator's Final Checklist

SKILL AND ABILITY AS A RESOURCE

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Listed 2 skills for each person.	( )	( )	( )
2. Correctly identified skills that perform work.	( )	( )	( )
3. Correctly identified skills that produce satisfaction.	( )	( )	( )
4. Correctly identified skills that both perform work and produce satisfaction.	( )	( )	( )

CHOOSING RESOURCES

CONTENTS OF MODULE

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Student Self-Check	
CHOOSING RESOURCES	5
Evaluator's Final Checklist	
CHOOSING RESOURCES	7

RECOMMENDED REFERENCES

TOPIC: Choosing Resources 1

Bratton, Esther C. **Home Management Is...**, pp. 106-107.

Brinkley and Chamberlain. **Teen Guide to Homemaking**, pp. 200-202.

CHOOSING RESOURCES

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	Student Information	None
2.	Teacher may want to discuss opportunity costs.	None
3.	Student Information	None
4.	Students may write out their scripts.	None
5.	Student Self-Check	Paper and pencil Student Self-Check Key
6.	Could discuss as a whole class.	None
7.	Instructions for the Check-Out Activity are provided in this manual. Use Evaluator's Final Checklist to check out each student.	Evaluator's Final Checklist Case studies are provided in this manual.

EXTENDED LEARNINGS

Encourage the student to:

- Prepare an article about opportunity cost for women who are full-time homemakers vs. having a paid job.
- Write some public service announcements for a local radio/TV station giving examples of some things that can be substituted for resources that are scarce.

Student Self-Check

CHOOSING RESOURCES

KEY

1. What you have to give up to get what you want.

2. Resources are limited because if you keep using a resource for one purpose, it will be used up and won't be available for another purpose. For example, if you use your money for expenses and don't put it to work for you by investing or saving it, it will not produce more money for you.

3. Resources are interchangeable because you can substitute one for another and can use them for alternate purposes. You can use money to buy something you can't make. You can save it to buy something you need instead of something you want.

Check-Out Activity

CASE STUDIES

A. Directions: Read the case studies and answer the questions for each.

1. Fran is a cashier at the local drugstore and earns $3.20 an hour. She works from 1:00 until 10:00 p.m. when the store closes. This means that she gets paid for 8 hours since she has an hour off for dinner. Her boyfriend, Tom, asked her to go to a new movie on Thursday evening. The boss will let her off if she gets someone to fill in for her. She would have to pay whoever comes in. Mary has agreed to relieve her at 7:00 p.m.

What is Fran's opportunity cost in terms of money if she goes to the movie?

2. Lois bought a raincoat for $50 in another city 150 miles away. The first time she washed it, the facing frayed badly. The coat was guaranteed washable but Lois would have to make a special trip to see about it. Since the trip takes 3 hours each way she would have to miss a day's work and buy about 15 gallons of gasoline at $1.30 a gallon. Lois would also miss her paycheck for the day, which would be $24. She could have the coat repaired locally for $10.

What is Lois' opportunity cost in terms of money if she decides to go ahead and just have the coat repaired herself at a local shop?

3. Flo has a busy day lined up and knows she will be tired when she gets home. She also has a meeting that evening. She plans to serve a macaroni and cheese casserole for dinner. She is considering using a frozen casserole which would cost $1.39. If she makes it herself it would cost only 89¢. If she rests while waiting for a frozen casserole to bake she will catch a bus (50¢ each way) to her meeting. Otherwise she figures she will take a taxi, which would cost $1.25 each way.

What is the opportunity cost for Flo's efforts is she uses the frozen casserole and catches the bus?

In which situation would you choose the solution that is second best in terms of money? Explain your reasons for keeping the least expensive alternative or choosing the other solution for each situation.

1.

2.

3.

B. Directions: Read the case study and answer the questions.

Joan was talking to her friend, Irma. "I don't know how you get all those pretty clothes. I wish I had some like them. Where did you get them?

Irma answered, "Oh, I didn't buy them. I made them."

"You made them! Where did you find the time?"

"Well, now that I'm not working at the restaurant, I have more time than money and a lot more energy for sewing. I really like to sew and I especially like to make my own designs. I'm pretty good at it, if I do say so myself. And my machine is in good shape."

"That's great for you, but what can I do to get some nice clothes? I can't sew at all and I don't have your good ideas, either. Besides, I don't have a sewing machine like you do."

List 7 of Irma's resources and classify them as scarce, average, or abundant.

1.
2.
3.
4.
5.
6.
7.

Tell 4 resources Joan might substitute for her scarce resources.

1.
2.
3.
4.

Check-Out Activity

KEY

A. 1. $9.60
   2. $33.50
   3. $1.00

For each situation, the student tells whether he/she would choose the least expensive alternative and why. Various answers are acceptable. Objective is designed to focus attention on factors other than economic ones that may influence decisions. Model answer: In Situation 2, Lois might decide to take the coat back because she sees it as an issue.

Seven of Irma's resources classified as average, scarce or abundant:

1. Money (scarce)
2. Sewing machine (average or abundant)
3. Energy (abundant)
4. Sewing ability (abundant)
5. Time (abundant)
6. Creativity (abundant)
7. Self-confidence (abundant)

Four resources that Joan might substitute:

1. Money
2. Time to shop
3. Energy to shop or to earn money to shop
4. Friendship--Irma might help her.

Evaluator's Final Checklist

CHOOSING RESOURCES

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Stated the opportunity cost of following the least productive course of action for each of 5 situations.	( )	( )	( )
2. Stated in which of the 5 situations you would choose the second best alternative.	( )	( )	( )
3. Classified resources as scarce, abundant, or available in average amounts in the case study.	( )	( )	( )
4. Listed 4 resources which can be substituted for scarce resources.	( )	( )	( )

HUMAN CAPITAL AS A RESOURCE

CONTENTS OF MODULE

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HUMAN CAPITAL 1
DEVELOPING NEW SKILLS AND ABILITIES 6

Student Self-Check

HUMAN CAPITAL 4

Evaluator's Final Checklist

HUMAN CAPITAL AS A RESOURCE 9

RECOMMENDED REFERENCES

TOPIC: Human Capital 1

Bratton, Esther C. **Home Management Is...**, p. 117.

Paolucci, Faiola and Thompson. **Personal Perspectives**, pp. 48-51.

HUMAN CAPITAL AS A RESOURCE

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	Student Information	None
2.	Teacher may want to describe an example to spark student thinking.	None
3.	Have students discuss goals.	None
4.	Student Self-Check	Paper and pencil Student Self-Check Key
5.	Discuss in large or small groups.	None
6.	Student Information	None
7.	Have students share lists with class.	None
8.	Student may want to carry out short-range plan if feasible.	None
9.	Instructions for the Check-Out Activity are provided in this manual. Use the Evaluator's Final Checklist to check out each student.	Evaluator's Final Checklist

EXTENDED LEARNINGS

Encourage the student to:

-- Interview people to see if they know what human capital is and how to use it.

-- Create a collage, bulletin board or poster about human capital.

Student Self-Check

HUMAN CAPITAL

KEY

1. Human capital is a person's assets or qualities that have the power to increase the other resources, such as the ability to earn money.

2. Human resources are what a person has within him/herself that will help meet the demands made of the person. Examples are energy, skill, and intelligence.

3. Statistics show that people with more education, on the average, earn more money in a lifetime. Getting an education broadens your background in other ways, too, because you meet a lot of new people with different kinds of lifestyles. Because of this background, you may become a better thinker and a more responsible person at work.

Check-Out Activity

1. List 3 goals which need human capital in order to be achieved.
2. List and explain 3 ways in which the amount of human capital that is available will influence whether goals are reached.
3. Identify a goal to be reached and a skill or ability needed to reach the goal.
4. Develop a plan for learning the skill or ability.

Check-Out Activity

KEY

1. Many examples are acceptable but may include goal relating to:
   a. Desired career
   b. What is obtained through money earned through the career
   c. Independence, options open, etc.

   Encourage student to give specific examples such as becoming a lawyer.

2. Ways that amount of human capital influences reaching goals:
   a. With more human capital you are likely to earn more money which can be used to reach goals.
   b. Changing to a new job would be easier with more human capital.
   c. Geographic mobility is easier with more human capital.
   d. Human capital affects how far up the job ladder you can go.
   e. Human capital affects how many options or alternatives are open to you.

3. Student lists goal he/she would like to reach but lacks necessary skill or ability.

   List skills or abilities needed to reach the goal. Student develops plan for learning the skill. Emphasis is to be on how skill will be acquired, not step-by-step directions for performing.
   Model answer:
   a. Goal: embroider monogram on blouse
   b. Skills needed: ability to embroider
   c. Plan for developing: have grandmother teach basic stitches, practice on samples until skill acquired.

4. May use plan developed above or a different one for learning skill. Have student demonstrate that he/she has acquired the skill or ability that was lacking.
   Determine with student whether or not level or skill is sufficient to help meet goal. If not ask student to practice more.

Evaluator's Final Checklist

HUMAN CAPITAL AS A RESOURCE

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Listed 3 goals which need human capital in order to be achieved.	( )	( )	( )
2. Listed and explained 3 ways that the amount of human capital that is available will influence whether goals are reached.	( )	( )	( )
3. Identified a goal to be reached and a skill or ability needed to reach the goal.	( )	( )	( )
4. Developed a plan for learning the skill or ability.	( )	( )	( )
5. Demonstrated the skill satisfactorily.	( )	( )	( )

TYPES OF DECISIONS

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TYPES OF DECISIONS	2
DECISION RECORD	3
Student Self-Check	
TYPES OF DECISIONS	4
Evaluator's Final Checklist	
TYPES OF DECISIONS	7

RECOMMENDED REFERENCES

TOPIC: Types of Decisions 1

Bratton, Esther C. **Home Management Is...**, pp. 96-100.

Jelley, Herbert. **The American Consumer**, pp. 29-30.

TYPES OF DECISIONS

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	None	Dictionary, paper, pencil
2.	Student Information	None
3.	If students have difficulty, they should review information in LA 1.	Paper and pencil A master copy of Student Information, DECISION RECORD, is provided.
4.	Student Self-Check	Paper and pencil Student Self-Check Key
5.	Teacher may want to discuss one example to facilitate students' role playing experience.	None
6.	Instructions for the Check-Out Activity are provided. Use Evaluator's Final Checklist to check out each student.	Evaluator's Final Checklist

EXTENDED LEARNINGS

Encourage the student to:

- List all decisions made at the next FHA/HERO meeting, classify by type, and decide whether or not they are appropriate. Compare with other member's answers.

Student Information

DECISION RECORD

Directions: List 10 decisions that you have made in the past week. Classify each decision as rational, irrational, or habital. Decide if each decision was the appropriate one to make.

DECISION	HABITUAL (UNCONSCIOUS)	RATIONAL (BASED ON FACTS)	IRRATIONAL (BASED ON FEELINGS)	APPROPRIATE	
				YES	NO
1.					
2.					
3.					
4.					
5.					
6.					
7.					
8.					
9.					
10.					

Student Self-Check

TYPES OF DECISIO[illegible]

KEY

1. Habitual
2. Irrational
3. Rational

Check-Out Activity

CASE STUDIES

Directions: Read the following case studies and answer the question below.

1. Jan was walking down the hall to the cafeteria when she noticed Ross slam his locker door. She looked his way and he looked up and said, "Hi, Jane, let's go to the drive-in and eat lunch." Jane said, "I really should go to the home economics room and do some extra things. I told the teacher I would finish the hem in my skirt by noon today." Ross said, "Oh, forget it and come on." Jane said, "OK."

2. Debbie, Lynn, Kay and Jim are assigned to Unit 4 in the home economics foods lab. Mrs. Jones told the group that they could choose the type of bread to be served at the luncheon tomorrow and would prepare it. Jim said, "That means a choice of rolls, conbread, muffins, or biscuits. Lynn said, "Rolls take too long to prepare." Kay said, "I have a good recipe for biscuits, and this would be perfect with the ham on the menu." Debbie said, "Cornbread is not my bag, and the muffins take longer to make than biscuits." So the heads begain to nod in agreement when Jim said, "Let's make biscuits."

3. Tom arrived home from the basketball game in his new car. He put his keys in his left front pocket as he always does. He never takes them out until he passes his desk in his bedroom. He then puts his keys on his desk until he leaves the house again. His sister Sara asked, "May I borrow your car to go to Lynn's?" When he agreed, Sarah asked where the keys were. He said, "On my desk where I always put them when I take them out of my left pocket." Sara found the keys on the desk and made a quick trip to return Lynn's hair dryer. When she gave the keys back to Tom, he dropped them in his pocket again until he went to his room.

Tell the type of decision made each case study above.

1. ____

2. ____

3. ____

Check-Out Activity

KEY

1. Irrational
2. Rational
3. Habitual

Evaluator's Final Checklist

TYPES OF DECISIONS

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Correctly identified the type of decision in Case Study 1.	( )	( )	( )
2. Correctly identified the type of decision in Case Study 2.	( )	( )	( )
3. Correctly identified the type of decision in Case Study 3.	( )	( )	( )

STEPS IN DECISION MAKING

CONTENTS OF MODULE

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YOU AS A DECISION MAKER	3
Student Self-Check	
STEPS TO DECISION MAKING	5
Evaluator's Final Checklist	
STEPS IN DECISION MAKING	7

RECOMMENDED REFERENCES

TOPIC: Making Decisions	1

Bratton, Ester C. **Home Management Is...**, pp. 168-175; 179-180.

Brinkley and Chamberlain. **Teen Guide to Homemaking**, pp. 153-160.

STEPS IN DECISION MAKING

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	Student Information	None
2.	Teacher may want to give an example to start the discussion.	None
3.	Student Information	None
4.	Have students discuss decision making in large or small groups.	None
5.	Student Self-Check	Paper and pencil Student Self-Check Key
6.	Have students discuss this topic individually or in small groups.	None
7.	Instructions for the Check-Out Activity are provided in this manual. Use the Evaluator's Final Checklist to check out each student.	Evaluator's Final Checklist

EXTENDED LEARNINGS

Encourage the student to:

-- Use learnings from the module in personal decision making. Write down some of the results to share with the class.

Student Self-Check

STEPS TO DECISION MAKING

KEY

1. a. Define the problem.
   b. Seek alternative solutions.
   c. Think through the alternatives and their advantages and disadvantages.
   d. Select one alternative.
   e. Accept responsibility for the decision.

2. Computer decisions are those that are made automatically or unconsciously without thinking about them.

3. a. Learning as much as you can about a subject.
   b. A clear understanding about your purposes and goals.
   c. Thinking about other people's feelings.
   d. Thinking clearly of alternatives that are available instead of being impulsive.

Check-Out Activity

Directions: Answer the following 2 questions on a separate sheet of paper. Check your answers with those provided by your instructor.

1. List the 5 steps of decision making in order.

2. Below is a situation in which the decision making process is used, but the steps are out of order. Give each statement a number to show the proper order of steps in the decision making process.

-- Bess asks her advisor about being an FHA officer if she changes schools. Her advisor says it would be impossible. Her home economics teacher in the new school is not interested in a chapter. The counselor says the school offers more subjects.

-- Bess, a high school senior, has been elected to a state FHA office. She wants to go to a larger school for her senior year. This is possible where she lives but the new school does not have an FHA chapter.

-- She thinks maybe she can still be an officer if her advisor agrees, or maybe she can get a chapter started in the new school. She could also stay where she is.

-- She has to resign her office. She likes the new school, but feels depressed at FHA Regional Meeting time, knowing she would have been a leader.

-- Bess decides to move to the new school.

Check-Out Activity

KEY

1. a. Identify the problem.
   b. Seek alternatives.
   c. Weigh the alternatives.
   d. Select an alternative.
   e. Accept responsibility for the decision.

2. 3, 1, 2, 5, 4

Evaluator's Final Checklist

STEPS IN DECISION MAKING

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Listed the 5 steps in decision making in order.	( )	( )	( )
2. Put into order the 5 steps of decision making in the case study.	( )	( )	( )

CHOICES IN DECISION MAKING

CONTENTS OF MODULE

Student Information	Activity
SOOPER MARKET	1
Student Self-Check	
MAKING DECISIONS	7
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CHOICES IN DECISION MAKING	9

RECOMMENDED REFERENCES

TOPIC: Choices in Decision Making

Bratton, Esther C. **Home Management Is...,** pp. 167-175.

Jelley, Herbert. **The American Consumer,** pp. 23-29.

CHOICES IN DECISION MAKING

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	Student Information	None
2.	None	Paper and pencil
3.	Have students share ideas in large group.	Paper and pencil
4.	Have students give accurate information about vegetarianism.	None
5.	Students could share ideas in large group.	Paper and pencil
6.	May need to travel from one group to another to help. Could share ideas in large group.	Paper and pencil
7.	Student Self-Check	Paper and pencil Student Self-Check Key
8.	Skit could be written in small groups. Have students give skit to another class.	Paper and pencil
9.	Instructions for the Check-Out Activity are provided in this manual. Use the Evaluator's Final Checklist to check out each student.	Evaluator's Final Checklist

EXTENDED LEARNINGS

Encourage the student to:

-- Make a bulletin board for display in the school, at your next FHA/HERO meeting, or in the community that shows a decision situation. Design the bulletin board to show all possible alternatives to the choice.

-- With some classmates find a problem that is of importance in the community. Decide on several alternative solutions to the problem and make it a project to find sources of information about each solution so that the students can decide what would be the best solution for the community.

Student Self-Check

MAKING DECISIONS

KEY

Possible alternatives:

1. Person could take a chance and not study for the test at all.
2. Person might plan to work after school in preparing for the dance.
3. Person might arrange for a make-up test.
4. Person could appoint someone to take his/her place in decorating for the dance.
5. Person could work on decorating for part of the evening and study for part of the evening.

Check-Out Activity

A. Directions: Read the problem situation below. List 4 alternative actions the person in the situation could take.

Jeff bought a pair of shoes from the local shoe store. When he wore them the third time, the sole began to come loose from the shoes. He took the shoes back to the store, but the sales clerk said there wasn't anything he/she could do.

1. ______________________________

____

____

2. ______________________________

____

____

3. ______________________________

____

____

4. ______________________________

____

____

B. Directions: With your instructor, choose one of the following situations and answer the questions below. Circle the situation number you select.

Situation 1

You want to buy a new dress for your mother as a surprise for her birthday. You have several alternatives in the fabric area.

a. Perm-press 100% cotton, woven
b. Tri-acetate (Arnel) single knit
c. Polyester double knit

Situation 2

You will be graduating this May. Because of your family's financial situation, you are limited to the following choices for what you do after graduation.

a. Get a job and make it on your own.
b. Go to the local community college that offers technical degrees for a limited number of two-year courses.
c. Borrow enough money through a student loan program and attend your state's 4-year university located several hundred miles away.

Situation 3

Your parents will allow you to choose a stereo system of your own for your birthday. You have several choices.

a. Take the time to order from the wide selection of a wholesale house.
b. Go to the local department store and choose from what systems they have available.
c. Wait a few weeks and go out of town to the nationally advertised music center.

Answer the following questions about the situation you chose.

1. What is the decision to be made?

2. What are 2 sources of information for each alternative?
   a.
      1)
      2)
   b.
      1)
      2)
   c.
      1)
      2)

3. What is one advantage for each alternative?
   a.
   b.
   c.

One disadvantage?

a.
b.
c.

C. Directions: Read the following situation and answer the questions below.

Jack is going to college this fall and must decide where to live. He can either live in the dormitory or get an apartment with some other guys. He figures it would cost about the same to have a private room in the dorm and eat in the cafeteria as it would to share a 3-room apartment with 2 other people and do their own cooking. He is no great cook but knows he won't starve on his own cooking. Jack doen't know anyone at the college but the Housing Director has promised to help with arrangements. He told Jack he would have to make up his mind and pay a deposit for the dorm or sign a lease for the apartment by July. Both contracts would actually begin when school starts in September. He could sign a 9-month contract for the dorm but a 12-month lease for the apartment. He isn't sure whether or not he will go to summer school. The Housing Director said some landlords permitted subleases for the summer. It would be his responsibility to get it arranged.

1. Describe two possible consequences for each of Jack's alternatives.

2. Tell the alternative you could best live with and justify your answer.

Check-Out Activity

KEY

A. Alternatives
    1. See the manager.
    2. Write the manufacturer.
    3. Never buy shoes there again.
    4. Have shoes fixed.
    5. See a consumer protection agency.
    6. Buy another pair of shoes somewhere else.
    7. Just forget it.

B. Situation 1
    1. Which fabric to select
    2. Home economics book or textile bulletins may be given. Student should give exact name. References may be used more than once if they have information about more than 1 of the fabrics.
    3. Advantges
        a. Lightweight, cool
        b. Lightweight, doesn't melt easily
        c. Doesn't wrinkle, washes easily
    Disadvantages
        a. Perma-press finish on 100% cotton weakens fibers
        b. May fume fade, may need pressing
        c. Heavier and may be warmer for summer

Situation 2
    1. Whether to go to college or get job
    2. a. Employment office, want ads
        b. Guidance counselor, admissions director, catalogs, teachers
        c. Guidance counselor, admissions director, catalogs, teachers, financial aid office
    3. Advantages
        a. Start earning money immediately
        b. Stay at home
        c. May have greater earning power
    Disadvantages
        a. Less job advancement
        b. Program desired may not be available
        c. More expensive, take longer

Situation 3
    1. When and where to get stereo
    2. a. Catalogs, experience of friends or music teacher, **Consumer Reports**
        b. Salesman, literature about stock, **Consumer Reports**
        c. Same as a or b
    3. Advantages
        a. Cheaper, unlimited choice
        b. Get it now, can see what you are buying, local dealer may stand behind purchase
        c. Have to wait, might have to return for repairs
    Disadvantages
        a. Waiting period, service, select from picture and description
        b. Limited choice, may be more expensive
        c. Waiting period, may have difficulty with service

C. a. Dormitory

1. He might like it very much, find it a good place to live, enjoy being around people, and find cafeteria satisfactory.
2. He might not like the dorm, find it noisy, be lonely living alone in room, and not like cafeteria food.

b. Apartment

1. He might like it very much, find good roommates, enjoy the freedom, be able to study, decide to go to summer school and not have to move things, and be able to sublet apartment if not going to summer school.
2. He might also find roommates not congenial or willing to carry their share, not go to summer school and be unable to sublet apartment or take a loss, find chores too demanding, etc.

2. Not all possibilities need be given but student should have idea that each alternative might or might not turn out well.

Dorm or apartment is acceptable but student must adequately support choice. In this support he/she should either indicate that there seems to be more advantages for alternative chosen or that positive features for chosen alternative would mean more to him/her than negative features of the other alternative.

Evaluator's Final Checklist

CHOICES IN DECISION MAKING

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

		ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1.	Correctly listed 4 alternative actions the person in the problem situation could take.	( )	( )	( )
2.	Correctly identified problem in 1 of 3 problem situations.	( )	( )	( )
	Correctly identified 2 sources of information for each of 3 alternatives to problem.	( )	( )	( )
	Correctly listed 1 advantage and 1 disadvantage for each alternative.	( )	( )	( )
3.	Correctly described 2 possible consequences for each alternative in the case study.	( )	( )	( )
	Chose the alternative student could best live with and told why.	( )	( )	( )

Module MFE-14

LIVING WITH DECISIONS

CONTENTS OF MODULE

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Student Information	
DECISION MAKING	1
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RECOMMENDED REFERENCES

TOPIC: Decision Making	1

Bratton, Esther C. **Home Management Is...**, pp. 167-175.

LIVING WITH DECISIONS

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	Student Information	A master copy of Student Information, DECISION MAKING, is provided.
2.	Have students do activity in a small group.	Paper and pencil
3.	Have students role play in large or small groups.	None
4.	Student Self-Check	Paper and pencil Student Self-Check Key
5.	Instructions for the Check-Out Activity are provided in this manual. Use the Evaluator's Final Checklist to check out each student.	Evaluator's Final Checklist

EXTENDED LEARNINGS

Encourage the student to:

-- Arrange a panel discussion on "risks that paid off" and "risks that were disasters."

-- Make a Decision Tree showing possible effects of a major decision you must make. Post it in room at home.

Student Information

DECISION MAKING

1. Bob and Maria were walking through the grounds at the State Fair. Suddenly Bob stopped and said, "Hey, let's go in here." Maria reminded him that they had started to go for a hot dog. Bob said, "So what?" Maria said, "OK, let's go."

2. Mike has been studying at the desk for over an hour. Suddenly he throws down his pencil and walks out to the yard, stretches, and smells the flowers.

3. George is cruising along the interstate at 55 MPH. Mary passes him and yells, "Want to race?" George nods and steps on the gas.

4. Sue and Jane are studying for tomorrow's test. Gene phones and asks if they want to go to a drive-in-movie. They say, "Yes."

5. John was driving down the street when he spotted a motorcycle in front of the Wheels Shop. He made a U-turn and went back and traded his car for it.

What do these situations have in common? If you said that someone made a decision on impulse, you were correct. Impulse is a type of irrational decision. Impulse decisions are made on the spur of the moment and are based on feelings without considering the consequences.

Some impulse decisions are good because they add a sense of fun to life. They are poor only when they hurt someone else or interfere with important goals you have.

Impulse decisions which have the possibility of interfering with goals may also be poor. These are often high-risk impulse decisions.

Classify the situations above as:

a. Good--adds fun to life without interfering with goals.
b. Poor-interferes with goals.
c. Poor--might interfere with goals.

Check your answers below.

When someome asks why you do something on impulse, you probably answer "I just felt like it." Actually, there is more to it than that. Most situations fall in one of the following categories.

1. **Social pressure or need for acceptance.** A person with a low ego wants others to look favorably on him/her. Instead of making independent rational decisions, the person is caught up in this great need to be liked by others and to please them. Any suggestions trigger an impulse decision.

2. **Emotional mood at certain periods of time:**
   a. **During a period of stress:** When one is feeling uptight and tense, a feeling of release comes from an impulse decision...no extra burden of planning.

   b. **End of a crisis:** Relief is so great that one will have a feeling of great optimism.

   c. **Time of personal loneliness:** Feelings of rejection by others cause a person to make impulsive decisions to decrease the lonely feeling.

   d. **After long restraint:** The freedom causes one to feel the need for catching up with the things they have missed and quick decisions fill the need.

Read the following situations and give your reason for the impulse decision. Check your answers with the key.

1. Jane's parents are unhappy about her steady dating with Tom. They tell her that this is the last date that she can have with him. At the party she is offered a stimulant that will make her feel great. She accepts.

2. Jean doesn't like to dance but as she stands observing the group dancing, a friend comes by and says, "Dance with me." She says, "OK."

3. After the doctor told Joe that his tests were fine following the operation, he picked up the phone and called his favorite aunt long distance and talked for a long time.

Sometimes when we make decisions we hesitate to make them because of the risk in making a wrong decision. A risk is the chance of a loss. If we are not sure of the results of a decision, we are uncertain of the outcome. Read the case studies below and answer the questions.

1. Karen has been unhappy in her present job. She has been offered another job which she knows she would like better and which pays more. The problem is that she is under Civil Service in her present job which gives her more job security. She would be on probation for a year in the new job before she knows whether or not it is permanent.

   What would you do if you were Karen? Why?

2. Bud has always wanted to start his own business. He has some money saved and can borrow more to get started. He has been told that in the business he has in mind, it is either a gold mine or a disaster. He has the chance of making a lot of money. On the other hand he could lose what he has saved and even have to pay back what he borrows.

   What would you do if you were Bud? Why?

3. Seventeen-year-old George has bought his first car. It is rather old but he is proud of it because he earned the money to buy it himself. The problem now is that he doesn't have the money to get liability insurance because the price of gasoline is so high. His parents haven't said anything about making him get insurance, but then neither of them drives so they may not have thought about it. One of his teachers has been talking in class about how important liability insurance is. He has just realized that his parents could be sued if he had an accident and someone else got hurt or their car was damaged. He knew he would lose his own car if it got torn up, but he had never thought about the possibility of his parents losing their home if he hurt someone else in an accident.

   What would you do if you were George? Why?

4. Betty is a college junior. Tomorrow is the last day to drop classes and not have them count on her grade point average. She is OK in everything except Chemistry. She got a D on the first test and a C on the second. Her teacher said she would have to get a C on the final test to get a C out of the course. She knows she has to have an overall average of C in order to be admitted to the College of Education. Right now she has exactly a C average. If she drops the course she will have to go to summer school to graduate on schedule. If she stays in the class and makes a D she will have to go to summer school and make at least a B in something to bring up her average. On the other hand, if she stays in the class and makes a C she won't have to go to summer school at all.

   What would you do in Betty's situation? Why?

1. What do your responses tell you about your own level of risk taking?

2. How can you reduce the level of risk and uncertainty?

Decisions can be complicated because they are based on past decisions as well as on the long and short-term effects that will be the result of the decision to be made. When we are making decisions, we need to decide what to do and how to do it. Deciding what to do is a central decision. This is made first. Deciding how to do it is a satellite decision and is made second. We make a central decision when there is a conflict in goals. This happens when 2 or more things are competing for the same resource or when 2 or more people have different ideas about what is important. We make a central decision by finding a way to work out the conflict and reach an agreement. One way to reach an agreement is by compromising, or finding a middle road. Another way is to accept the differences between people and their ideas. A third way is to accept one person's ideas and drop the other person's ideas. The last way to make a central decison is to find a new situation to use instead of using the ones that cannot be agreed upon.

Satellite decisions are made by following a pattern. The pattern includes these steps.

1. Clarify the goal to be reached.
2. Check resources to be sure they are adequate.
3. Find possible alternatives.
4. Consider the consequences of each alternative.
5. Choose the alternative that is best for you and the goal you want.

Another kind of decision is a **policy decision.** A policy decision is similar to other decisions in that it involves the decision making process. It is different from other decisions, however, in that it is a guide for making future decisions. Once set, a policy keeps you from having to make so many day-to-day decisions. The business world uses policy decisions often. Can you think what would happen if there were not policy decisions to guide companies about vacations, work hours, how to answer the phone, etc.?

Read the policy below and answer the questions. Check your answers below.

POLICY FOR FINAL SECOND SEMESTER EXAM.........SENIORS

All Seniors with a B average in a subject at the end of the second semester will not have to take the semester exam in that subject.

1. John has a 3.3 average at the end of the semester. He asks his homeroom teacher if he will have to take the semester exam. Will he?

2. Jay had a 2.8 average at the end of the mid-semester. He has an A this 9 weeks. He asks the principle if he will have to take the exam. Will he?

3. Mary had a 3.0 average the first 9 weeks and a 2.0 average the second 9 weeks. She asks her math teacher if she will have to take the exam. Will she?

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Student Self-Check

DECISON MAKING

KEY

1. F
2. T
3. F
4. T
5. T

Check-Out Activity

1. Directions: List and explain at least 3 reasons why people make impulse decisions.

2. Directions: Read the problem below. Decide the amount of risk each person can take. After a. write the name of the person willing to take the greatest risk; after b. write the person with the next highest risk-taking level. Continue this way, letting e. be the person with the lowest risk-taking level.

Problem: Jane, Bob, Sherry, Fred, and Greg are all members of the senior English class and they all have a paper due in 2 weeks.

Jan has decided to do hers at the last minute because she feels she works better under pressure.

Fred is rather nervous about his because he failed English last year. He is going to start his next weekend because he knows he won't do homework through the week since he works in the evenings. He also goes out on weekend nights.

Greg is a person who always wants to do things and get them out of the way. He gathers information and does all that is necessary, but doesn't take the time to be creative.

Sherry is going to start when she feels like it. She's not even sure when the paper is due. She thinks the teacher will give her extra time.

Bob has asked several questions about the paper because he wants to be sure he understands exactly what the teacher wants. He has made a plan for the next 2 weeks in order to budget his time for getting this paper in good shape. He figures he will have 3 extra days to revise the original.

a. ____________________

b. ____________________

c. ____________________

d. ____________________

e. ____________________

3. List 4 ways central decisions are made and give an example of each.

   a.

   b.

   c.

   d.

4. Answer **yes** or **no** to show whether or not the following decisions can be based on policy.

_______a. Parents must decide what time Janey must be in bed at night.

_______b. A girl must decide which of 2 men she is going to marry.

_______c. A time limit must be placed on phone calls for 16-year-old Susie. Her dad is on 24-hour call with his work.

_______d. With all members of the family using the car, who fills the gas tank when it is low must be decided.

_______e. A family must decide what color of car to buy.

Check-Out Activity

KEY

1. Accept any 3 of the following reasons. Explanation may vary somewhat.
    a. Social pressure--feel that you must do what others expect.
    b. During period of stress--may do something impulsive as an outlet or when not able to think clearly.
    c. End of crisis--have feeling of release and be more impulsive.
    d. Time of personal loneliness-feel that no one cares anyway.
    e. After long restraint--haven't been used to having choices.

2. All 5 names must be in correct order as indicated.
    a. Sherry
    b. Jane
    c. Fred
    d. Greg
    e. Bob

3. a. Consensus--everyone in family agrees on color for new living room couch.
    b. Compromise--sisters sharing a room decide to use both colors in the room when each wanted different color.
    c. Dominance/submission--family decides to paint kitchen color mother wanted because she would be there more.
    d. New solution--since each family member has a different color preference for painting house, they agree on another color that was not preference for anyone but that all could live with.

4. a. Yes
    b. No
    c. Yes
    d. Yes
    e. No

Evaluator's Final Checklist

LIVING WITH DECISIONS

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Correctly listed and explained 3 reasons why people make impulse decisions.	( )	( )	( )
2. Correctly ranked the risk-taking level of each person in the descriptions of 5 people.	( )	( )	( )
3. Correctly listed 4 ways central decisions are made and gave an example of each.	( )	( )	( )
4. Correctly identified decisions that could be based on a set policy from a list of decisions to be made.	( )	( )	( )

THE HOW AND WHAT OF PLANNING

CONTENTS OF MODULE

Student Information Activity

THE PLANNING PROCESS 1
TODAY, TOMORROW AND ? 3
WHAT IS PLANNING? 4
CARTOONS 5
THE PLANNING ALBUM 8

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RECOMMENDED REFERENCES

TOPIC: The How and Why of Planning 1

Bratton, Esther C. **Home Management Is...**, pp. 96-100; 175-177; 281-286.

THE HOW AND WHAT OF PLANNING

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	Student Information	None
2.	None	SUGGESTED REFERENCE Bratton, Esther C. **Home Management Is...**, pp. 96-100, 175-177, 281-286.
3.	Student Information	None
4.	Student Information	A master copy of Student Information, WHAT IS PLANNING? is provided.
5.	Cartoons in Student Information can be discussed in large group.	None
6.	Have students discuss topic in large group.	SUGGESTED REFERENCE Bratton, Esther C. **Home Management Is...**, pp. 281-286.
7.	Student Self-Check	Paper and pencil Student Self-Check Key
8.	Student Information can be discussed as a large or small group activity.	None
9.	Instructions for the Check-Out Activity are provided in this manual. Use the Evaluator's Final Checklist to check out each student.	Evaluator's Final Checklist

EXTENDED LEARNINGS

Encourage the student to:

-- Prepare a bulletin board that shows how planning is used by your FHA/HERO chapter.

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Student Information

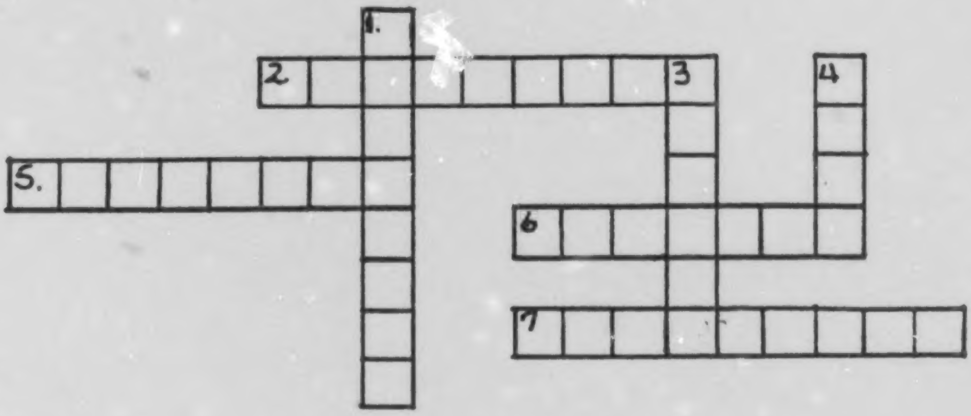
WHAT IS PLANNING

Across

2. Planning for a brief period of time
5. To consider and to decide upon a series of activities that appear likely to lead to a goal
6. Planning on paper for what you are likely to do
7. Workable planning

Down

1. Planning for a considerable length of time
3. Planning in your head
4. An order for carrying out activities



KEY

Down	Across
1. Long-term	2. Short-term
3. Mental	5. Planning
4. Plan	6. Written
	7. Realistic

Student Self-Check

KINDS OF PLANNING

KEY

1. Long-term planning
2. Written plan
3. Short-term planning
4. Planning
5. Realistic plan
6. Mental plan
7. Goal, standards, resources, sequences
8. Simple, realistic, flexible, complete

Check-Out Activity

1. Define and give an example for the following terms.

Planning ______________________________

____

Written planning ______________________________

____

Mental planning ______________________________

____

Short-term planning ______________________________

____

Long-term planning ______________________________

____

Realistic planning ______________________________

____

2. Below list the parts of the planning process and the parts of a plan. Then take the labeled parts to your teacher and orally explain each part of the planning process.

Planning Process	The Plan
a. ______________	a. ______________
b. ______________	b. ______________
c. ______________	c. ______________
d. ______________ (All decision-making steps)	d. ______________

3. List the 4 qualities of a good plan.

   a.
   b.
   c.
   d.

4. Tell whether the following plans need mental or written planning to insure good results. Print an M for mental and W for written in the blanks. Briefly tell the factor that was applied in each case and how it helped you decide what kind of planning was needed.

SITUATION	TYPE	FACTOR
a. Planning menus and food budget for 2 weeks		
b. Finishing homework before class		
c. Planning birthday party for your 8-year-old sister and 15 of her friends		
d. Doing your weekly laundry		
e. Canning tomatoes using the canning method you've used 4 times		
f. Cleaning your bedroom before supper		
g. Cooking Sunday dinner for your family for the first time		
h. Cleaning out the attic or garage		
i. Cooking Saturday morning breakfast for younger brother and yourself		
j. Planning a wedding reception		

Check-Out Activity

KEY

1. 1. Planning--a method outlined ahead of time for doing or making something, or for reaching a goal. Example: planning how to get money for a new outfit.

   2. Written planning--process of writing out on paper what you are to do in order to see relation between activities. Example: writing details about a foods laboratory.

   3. Mental planning--process of mentally planning to do or make something. Example: what to take with you to a slumber party.

   4. Short-term planning--planning for a short period of time. Example: how you get activities worked in this weekend.

   5. Long-term planning--planning for a considerable length of time. Example: how you will reach your career goal.

   6. Realistic planning--planning which is feasible or possible to do. Example: planning activities for an evening for which there is likely to be time.

2.

Planning Process	The Plan
a. Setting goals	a. Goals
b. Setting standards	b. Standards
c. Assigning resources	c. Resources
d. Organizing sequences of action	d. Sequences

3. Qualities of a good plan
   a. Simple
   b. Realistic
   c. Flexible
   d. Complete

4. a. W--complexity of task
   b. M--prior experience
   c. W-complexity of task
   d. M--prior experience of simple task
   e. M--prior experience
   f. M--prior experience
   g. W-lack of experience
   h. M--simple task
   i. M--simple task
   j. W--complexity of task

Evaluator's Final Checklist

THE HOW AND WHAT OF PLANNING

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

		ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1.	Defined the 6 terms correctly.	( )	( )	( )
	Gave an example of each term.	( )	( )	( )
2.	Labeled the parts of the planning process and the parts of the plan.	( )	( )	( )
	Explained each part of the planning process.	( )	( )	( )
3.	Listed the 4 qualities of a good plan.	( )	( )	( )
4.	Stated the type of planning needed for good results in each situation listed.	( )	( )	( )
	Stated what factor applied in each case that helped you decide what kind of planning was needed.	( )	( )	( )

STANDARDS IN PLANNING

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IDENTIFYING AND SETTING STANDARDS 1

MINI-FLIP CHART 2

STANDARDS: MINE AND OTHERS' 5

TOLERATING OTHERS' STANDARDS 9

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TYPES OF STANDARDS 4

Evaluator's Final Checklist

STANDARDS IN PLANNING 11

RECOMMENDED REFERENCES

TOPIC: Setting Standards 1

Bratton, Esther C. **Home Management Is...**, pp. 98-99

Paolucci, Faiola and Thompson. **Personal Perspectives**, p. 144.

STANDARDS IN PLANNING

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	Student Information	None
2.	Student Information	Paper and pencil
3.	None	Paper and pencil
4.	Student Self-Check	Paper and pencil Student Self-Check Key
5.	Student Information	None
6	This topic may be discussed in small groups or individually.	Paper and pencil
7.	None	SUGGESTED REFERENCE Paolucci, et al. **Personal Perspective,** p. 144.
8.	None	Supplies for making poster or bulletin board
9.	Student Information	None
10.	None	Paper and pencil
11.	Instructions for the Check-Out Activity are provided in this manual. Use the Evaluator's Final Checklist to check out each student.	Evaluator's Final Checklist

EXTENDED LEARNINGS

Encourage the student to:

-- Write a Dear Gabby Column about problems that might arise due to differences in standards among people.

-- Prepare a skit demonstrating the changes in standards concerning women's rights or another subject. Illustrate what events have affected the changes. Prepare a bulletin board on this theme. Show the changes in standards from yesterday to today.

Student Self-Check

KEY

1. Conventional
2. Personal
3. Conventional
4. Personal
5. Scientific
6. Personal
7. Personal
8. Scientific
9. Scientific
10. Scientific

Check-Out Activity

Teacher Directions: Read all directions for this activity carefully. On the following page you will find example situations which need to be mounted on 3x5 cards before students begin this activity.

1. Directions

   A. Select one of the situations below. Describe the standard you usually find most acceptable. Record your answer on the answer sheet.

   B. Draw 3 cards from the stack which matches the situation number you choose. Record the statements from each card in the first column of the chart on the answer sheet.

   C. Decide whether or not the change in the situation as described on the card would cause you to change your standard. If so, tell how your standard would change. Record your answers in the second column of the chart on the answer sheet.

   D. Justify your answers about standards for each of the 3 new situations. Write your answers in column 3 of the chart on the answer sheet.

Situations

1. Appropriate dress for school
2. Kind of bread served at supper
3. Kind and model of car
4. Appropriate dress for attending church
5. Setting the table
6. Making the beds
7. Cleaning the bathroom

ANSWER SHEET

A. Directions: Record the situation you chose and the standard you usually find most acceptable.

Directions: Complete the chart below using directions give for this part.

B	C	D
SITUATION CARD	CHANGE IN STANDARD	JUSTIFY ANSWER
1.		
2.		
3.		

SITUATION CARDS

Teacher Directions: Cut each of these situation cards apart and place in stacks by number. Students will draw from the appropriate stack according to the first situation they choose. Store in numbered envelopes.

1 When helping the teacher clean out lockers after school	2 and 5 When coming home late and having only 20 minutes to prepare supper
1 When attending a basketball game directly after school	2 and 5 When Father eats at 2:30 because he works the evening shift; rest of family eats supper at 5:00
1 When serving a faculty luncheon	2 and 5 When you are planning buffet service for a bridal shower.
1 When attending an FHA initiation after school	2 and 5 When friends come to supper
1 When participating in a school assembly program	2 and 5 When the minister and his wife come for Sunday dinner after church. When having your future in-laws to dinner.
3 For a businessman who averages 200 miles of travel a day	3 For a 17-year-old boy
3 For a family with 4 small children on a low-income budget	3 For a second car for the wife to go to work
3 For a newlywed couple who attend college and both work part-time	
4 For the wedding of a close friend	6 When there are 2 teenagers in the family

4 When an outdoor picnic will occur after church	6 When you are late for school
4 When a guest speaker will be present	6 When your bedroom is in the attic and almost no one ever comes in
4 When you present a reading or a song for the congregation	7 When relatives are coming to visit
4 For a youth meeting in the church basement	7 Before a special holiday
6 When you live in a college dormitory	7 When friends are coming to visit
6 When you share a bedroom with another person	7 When mother has a full-time job away from home
6 When there are 3 small children in the family	7 When you know no one will come to visit

2. Directions: Read the following case study. When you have finished, list at least 7 examples of standards. Tell the type of standard and possible source of each example you list.

Mary and Carl were sitting at a table in the corner drug store enjoying a soda when Connie came in. Mary motioned for Connie to come to their table and join them. Carl quickly stood up as Connie came near the table. He pulled out a chair for her.

Connie sat down at the table and said, "I've just got a minute. My cousins from Knoxville are coming tomorrow and I've got to clean my room. We'd all just die of embarrassment if they came and my room was a mess."

"Don't worry about it," said Carl. "My room hasn't been cleaned in over two weeks. It bothers my parents, but it doesn't bother me one bit. Besides, I don't have time to make my bed and do all of that stuff. I've got my car to keep in tip-top shape and the mechanic said that the weather would ruin the paint finish if I didn't buff and wax it every two weeks."

"Connie is right," said Mary. "My parents said that I need to keep my room cleaner and in better order, but my friends don't mind that my room is messy. Besides I've got my piano practice every evening and on Saturday morning. My parents used to get upset, but now they just close my bedroom door. Dad is pleased with my piano lessons. Someday I want to play as well as he does."

"Hey," said Connie, "Why don't you two come over tomorrow night and meet my cousins? I'll buy some cokes and we have a frozen pizza that we can fix."

"Sounds like fun!" said Mary. "Call me to let me know what time to be there."

"I'll be there, too," said Carl. "That is if you won't mind if I wear my jeans and a T-shirt. That's what all of the gang is wearing."

"That's OK," said Connie. "We'll probably be wearing jeans too. That's what I usually wear at home."

"I'll tell my parents that you said jeans are OK," said Carl. "They think that teenagers dress sloppy."

"I have to stop by the florist's to get fresh flowers for tomorrow before I go home to clean my room. We always have fresh flowers when we have company. My grandmother insists on it."

Carl stood up as Connie left the table.

Check-Out Activity

KEY

1. Model answer

Situation: Making beds (Situation 7). Usual preferred standard: sheets tucked in smoothly, pillows plumped up, spread straight and even and tucked around pillows smoothly.

Situation Card	Change in Standard	Justification
When mother has full-time job away from home	Pillows and covers straightened a little; spread covering pillows and blankets but not tucked in	Time is limited in the morning and many other things must be done.

2. Examples of standards from case study and possible sources of each:

Connie's standards and possible sources:
1. Clean bedroom--from her parents (mother)
2. Fresh flowers--from her grandmother
3. Frozen foods for snacks--from her mother

Carl's standards and possible sources:
4. Shiny, clean car--the mechanic
5. Jeans and t-shirt--the gang
6. Stood up when Connie entered and left--conventional standard of society

Mary's standards and possible sources:
7. Play piano perfectly--her parents (her dad)
8. Doesn't particularly care if her room is clean--personal standard, which is different from her mother's standard
9. Appropriate dress for the occasion (blue jeans)--from her friends

Evaluator's Final Checklist

STANDARDS IN PLANNING

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Correctly answered questions about changes in standards.	( )	( )	( )
2. Correctly listed 7 examples of standards.	( )	( )	( )
Correctly listed the type of standard for each.	( )	( )	( )
Correctly listed the possible source for each.	( )	( )	( )

SEQUENCING PLANS

CONTENTS OF MODULE

Student Information	Activity
ORGANIZING ACTIONS INTO A SEQUENCE	1
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RECOMMENDED REFERENCES

TOPIC: Organizing Actions into a Sequence 1

Bratton, Esther C. **Home Management Is...**, pp. 99-100

TOPIC: Types of Sequencing 2

Ohio State Board of Education. **Dual Role Consumer and Homemaking for the Occupation of Homemaking: Vocational Home Economics Curriculum Guide for Ohio, pp. 44-45.**

SEQUENCING PLANS

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	Student Information	ADDITIONAL REFERENCE Bratton, Esther C. **Home Management Is...**, pp. 99-100.
2.	Student Information	ADDITIONAL REFERENCE Ohio State Board of Education. **Dual Role Consumer and Homemaking for the Occupation of Homemaking; Vocational Home Economics Curriculum Guide for Ohio**, pp. 44-45.
3.	Have students discuss the topic in small group sessions and then summarize in large group.	Paper and pencil
4.	Student Self-Check	Paper and pencil Student Self-Check Key
5.	Interviews could be taped for use in class discussion.	Paper and pencil or tape recorder
6.	Student Information Students could complete this activity in pairs or in small groups.	A master copy of Student Information, SEQUENCE CHECKLIST, is provided.
7.	Have students discusss in large or small group sessions.	Paper and pencil
8.	Instructions for the Check-Out Activity are provided in this manual. Use the Evaluator's Final Checklist to check out each student.	Evaluator's Final Checklist

EXTENDED LEARNINGS

Encourage the student to:

- Prepare and videotape a script for a commercial. Sell a type of sequencing (clustering, independent tasks, dovetailing, dependent tasks, or overlapping). Choose a type of sequencing to videotape that has not been used by another classmate.
- Develop a plan showing sequence for accomplishing long-term goals of your FHA/HERO chapter. At your next meeting, the student can present the plan to club members.

Student Self-Check

TYPE AND WAYS OF SEQUENCING

KEY

Possible answers:

1. 1. D
   2. C
   3. E
   4. A
   5. B

2. Dovetailing
   Clustering
   Overlapping

3. a. The sequence of the plan is orderly and uses a minimum of time.
   b. Coordinated sequencing is used when possible.
   c. The sequence is flexible.
   d. The sequence is realistic and practical.
   e. The sequence avoids backtracking.
   f. The sequence of the plan is clear so that someone else could follow it easily.
   g. The sequence is suitable for the person who will carry it out.

Student Information

SEQUENCE CHECKLIST

Directions: Check the plan and write examples showing good and poor sequencing.

	What was good? Give an example.	What needed changing? Give an example.
1. Sequence of the plan is orderly, so as to use a minimum amount of time.		
2. Dovetailing, clustering, or overlapping are used when possible.		
3. Sequence avoids backtracking.		
4. Sequence of the plan is clear so that someone else could easily follow the order.		
5. Some means of flexibility is found wihin the sequence.		
6. Sequencing is reaslistic and practical.		
7. Sequence of the plan is suitable for the person who will carry out the plan.		

Check-Out Activity

1. Directions: Each of the following situations describes a type of sequence. Identify the type of sequencing in each by matching each situation with the correct type of sequence. Use letters to show your answers.

TYPE OF SEQUENCE

A. Clustering
B. Independent tasks
C. Dovetailing
D. Dependent tasks
E. Overlapping

_____ 1. Mary has been working on Saturday to earn extra money. Today she is working for Mrs. Smith. She mowed the lawn and then washed the car.

_____ 2. Cindy is cleaning the family room. She dusts the furniture, cleans the windows and mirror, and finally vacuums the carpet.

_____ 3. Mr. Smith is preparing Saturday morning breakfast. After he puts the coffee on he starts the bacon frying. While the coffee perks and bacon fries, he scrambles the eggs and puts the toast in the toaster.

_____ 4. Bill had 3 things to do Saturday morning. First he cleaned his room, then he polished his shoes, and finally he washed the family car.

_____ 5. Jean is preparing a casserole for supper for her family. While she prepares the casserole, she washes the dishes she is using.

_____ 6. Harry is making a birthday cake for his mother. First he prepares and bakes the cake and then he frosts the cake with canned frosting.

_____ 7. Mrs. Smith is preparing supper and sewing. She puts a roast in the oven. While the meat cooks, she cuts out a pair of slacks for her daughter. She then puts fresh green beans on the stove to cook and potatoes in the oven. Next she marks her pattern and staystiches. After that she sets the table and finishes supper.

_____ 8. While Bob is drying his hair, he plans his schedule for the following week and then sews a button on his shirt.

_____ 9. When Joe cleans the bathroom, he cleans the tub first, then the sink, and finally the toilet bowl. The last place he cleans is the bathroom floor.

_____10. The Smiths have a vegetable garden. Mrs. Smith plans to prepare fresh green beans and potatoes from the garden for supper. She gathers the vegetables from the garden, cleans and prepares them, and finally cooks the vegetables.

2. Directions: Read the case study below and fill out the separate form.

Jean and John are twins. They are planning to make a special cake for their parents' 25th wedding anniversary on th 25th of the month. They are very good at baking and decorating cakes and think this will be a good surprise. The party will be on Sunday since their mother works during the week. Jean and John are home only on Saturdays when their mother is at her job and their father is working in his store.

Their married brother, George, and his wife are having a party for their parents on Sunday at George's home. George and his wife have promised to have everything ready but the cake.

On Saturday the 10th, Jean and John plan to check on supplies and buy whatever is necessary for the cake. They are going to use boxed mixes for the cake but will make their own frosting. They will buy part of the decorations and make the rest. They will hide the ingredients in John's closet.

On Saturday, the 17th, Jean and John will start the cakes at 2:00 p.m. They know they will have to bake twice since the oven is small. They will then freeze the cakes and hide them behind the frozen vegetables in the freezer. They will get all signs of baking cleared away before their mother gets home.

On Saturday, the 24th, Jean and John will go the George's to borrow a cake decorator. They will get the cakes out of the freezer and find a suitable plate. They will get the rest of the supplies and ingredients that they have hidden and then make the frosting and the decorating frosting.

They will frost the layers and return them to the freezer for an hour to make them easier to handle. They will then rebeat the decorating frosting and thin it if necessary. Part of it will be put in a small bowl to color.

After an hour Jean and John will get the cake out of the freezer and decorate it. They will then put the cake in the freezer again so that they will be able to wrap it.

They will clean up the kitchen, wrap the cake, and deliver it to their brother. They will ask their brother to get it out of the freezer around noon the next day so that it will thaw by 2:00 p. m. in time for the party.

Directions: After reading the case study, analyze the sequence used. Write an example from the plan showing what is good about the sequence and what needs to be changed in the sequence in the following chart. You may not find something for all blanks.

	What was good? Give example.	What needed changing? Give example.
1. Sequence of the plan orderly, utilizing a minimum amount of time.		
2. Dovetailing, clustering, or overlapping was used when possible.		
3. Sequence avoids backtracking.		
4. Sequence of the plan is clear, so that someone else could easily follow the order.		
5. Some means of flexibility exists within the sequence.		
6. Sequencing is realistic and practical.		
7. Sequence of the plan is suitable for the person who will carry out the plan.		

Check-Out Activity

KEY

1. 1. B
2. A
3. E
4. B
5. E
6. D
7. C
8. C
9. A
10. D

2. At least 10 good or poor examples must be given from case study. Answers in each column of chart count separately--14 answers are possible.

Good Examples	**Poor Examples (Need Changing)**
1. Proceeding from idea to completed cake.	1. Shop morning of 17th rather than 10th.
2. Took cake out while gathering supplies.	2. Could thaw cake while they went for cake decorator.
3. Bought all of groceries at once.	3. Could have gotten cake on previous trip.
4. Events for each Saturday planned.	4. Might have had trouble with plans on the 24th.
5. Started early enough so plans could be adjusted up until the 24th.	5. Starting baking at 2:00 on Saturday, 17th does not leave time for unexpected problems before parents get home.
6. Included all of steps needed in baking and decorating cake and can be done in order planned.	6. Left too many details for final day.
7. Broke up steps to take advantage of time when they were home when parents were away.	7. Might be tired on day of party with so much left to do on last Saturday.

Note: If other examples are given from case study, check to see that they relate to the particular question in the chart and ask for an explanation.

Evaluator's Final Checklist

SEQUENCING PLANS

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Correctly identified the type of sequencing for each situation.	( )	( )	( )
2. Gave 10 correct examples of good and poor sequencing.	( )	( )	( )

MAKING PLANS

CONTENTS OF MODULE

Student Information	Activity
PLANNING PROCESS	1
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RECOMMENDED REFERENCES

TOPIC: Making Plans	1

Bratton, Esther C. **Home Management Is...**, pp. 96-100, 177, 285.

MAKING PLANS

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	Student Information	SUGGESTED REFERENCES Bratton. **Home Management Is...,** pp. 96-100.
2.	Student Self-Check	Paper and pencil Student Self-Check Key
3.	Divide class into small groups and then finish in large group.	Pencil and paper
4.	Student Information Students may need help with making time plans.	SUGGESTED REFERENCE Bratton. **Home Management Is...,** p. 285
5.	Help students with plans. Group discussion can be in large or small groups.	SUGGESTED REFERENCE Bratton. **Home Management Is...,** p. 177.
6.	Students can work individually or in pairs.	Pencil and paper, appropriate party planning references
7.	Instructions for the Check-Out Activity are provided in this manual. Use the Evaluator's Final Checklist to check out each student.	Evaluator's Final Checklist

EXTENDED LEARNINGS

Encourage the student to:

- Choose a goal that is very important to you. Make plans as to how to reach the goal.

Student Self-Check

PLANNING PROCESS

KEY

1. Setting goals.

   Setting standards.

   Assigning resources.

   Organizing the sequence of actions.

2. 1. Setting goals--making decisions about what you are going to do or make.
   2. Setting standards--a level or measure that we set up to help us know when a goal has been reached.
   3. Assigning resources--deciding how much time, money, energy, etc., to give to the plan in order to reach the goal.
   4. Organizing a sequence of actions--putting the plan into steps in order.

Check-Out Activity

Choose a party theme and check with your teacher. Consult books about party themes in the department or library if you cannot think of an idea.

Prepare a report describing the theme, decorations, refreshments, entertainment, etc.

Write a plan for the party. Include details in your plan about all of the items listed above.

Check the plan on the following checklist before turning in your work.

CRITERIA	YES	NO	SORT OF
A. Are the plans clear enough so that someone else could carry out the plans?			
B. Are the plans flexible?			
C. Would the preparations be feasible (practical)?			
D. Do the plans carry out the theme of the party?			
E. Do the plans use the 4 parts of the planning process? 1. Setting goals 2. Setting standards 3. Assigning resources 4. Organizing sequence of actions			

Check-Out Activity

KEY

Student should choose party theme with your approval--he/she may consult references for ideas.

Describes theme, decorations, refreshments, entertainment, etc.

Write plan for party to include items listed above.

Student uses checklist to rate plan but teacher's rating should be used to determine whether or not standard is met.

Scoring can be based on this scale.
Yes= 2 points; No=0 points; Sort of= 1 point. Criterion E is worth 8 points whereas A through D are worth 2 points each. Student can score a possible total of 16 points.

Evaluator's Final Checklist

MAKING PLANS

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Prepared a thorough report of party theme, decorations, refreshments, entertainment, etc.	( )	( )	( )
2. Made a plan for the party that included the following criteria.	( )	( )	( )
a. Plans were clear enough so that someone else could carry out the plan.	( )	( )	( )
b. Plans were flexible.	( )	( )	( )
c. Preparations were feasible.	( )	( )	( )
d. Plans carried out theme of the party.	( )	( )	( )
e. Plans used the 4 parts of the planning process.	( )	( )	( )
3. Completed evaluation of plan.	( )	( )	( )

ADJUSTING PLANS

CONTENTS OF MODULE

Student Information **Activity**

MINUTE DRAMAS 1

STANDBY MENUS 2

MINI-FLIP CHART 3

STANDING PLANS 5

DEVELOPING STANDING PLANS 6

SHOPPING TRIP 10

FAMILY DESCRIPTIONS 11

Student Self-Check

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ADJUSTING PLANS 12

RECOMMENDED REFERENCES

TOPIC: Adjusting Plans 5

Bratton, Esther C. **Home Management Is...**, pp. 100, 177-179.

ADJUSTING PLANS

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	Student Information Have students do this activity in small and/or large groups.	Art supplies
2.	Student Information	Paper and pencil
3.	Student Information	Scissors, cardboard, key rings
4.	Divide class into small groups distributing the boys and girls as evenly as possible.	None
5.	Student Information	None
6.	Student Information	Paper and pencil
7.	Student Self-Check	Paper and pencil Student Self-Check Key
8.	Student may need help with checklist.	Paper and pencil
9.	Have student share this activity with the class.	Paper and pencil
10.	Student Information	Paper and pencil A master copy of Student Information, SHOPPING TRIP, is provided.
11.	Student Information	None
12.	Instructions for the Check-Out Activity are provided in this manual. Use Evaluator's Final Checklist to check out each student.	Evaluator's Final Checklist

ADJUSTING PLANS

EXTENDED LEARNINGS

Encourage the student to:

- Analyze situations faced frequently; make standing plans to use in these situations. Put these plans to use. Determine effectiveness of these plans by checking to see if they get the job done. If not, revise and check again.
- Use planning techniques in daily activities.
- Have a rap session with the FHA executive council to develop standby plans for accomplishing the chapter's goals.
- Publish the true FHA story compiled of unexpected events of the members and how the situations were handled.

Student Self-Check

KEY

1. Possible standby plans:

   a. Have a second choice of restaurant in mind.
   b. Have food at home to prepare quickly.

   If your answer is different, check with your teacher.

2. d. All of the above are true.

3. The standards for a good standing plan should be:

   a. The plan should accomplish the desired goal.
   b. The plan should be feasible or practical.
   c. The plan should allow for the task to be completed on time.
   d. There should be a minimum of frustration in using the plan.
   e. You should be able to use the plan again.

4. Discuss this answer with your teacher.

Student Information

SHOPPING TRIP

Seventeen-year-old Jan is planning to go shopping Saturday. She has to buy a birthday gift, get some stockings, and exchange a blouse for her mother. Her dad has asked if she will stop at the post office and mail some important letters. They must be registered and the window is only open from 9-12 a.m. She has to be back by 2:00 p.m. to take her brother to the dentist. He can't go with her this morning because he has band practice at 9:00 a.m. She must also drop off some dry cleaning which she has to have back for tonight. The cleaners has one-hour service but won't take anything new after 11 a.m. They open at 8:00 a.m. and close at 4:00 p.m. It takes about 30 minutes to drive to town. The dentist is also in town.

She figures she can do all of her shopping in the main part of town but the post office is about five blocks from the shopping center--farther than she wants to walk. She will have to wait for her brother to finish at the dentist since they never know how long it will take. She figures that he will be through by 3:30 p.m. She needs to be home by 4:00 p.m. She is going out to dinner at 6:00 p.m. and has to straighten her room a little, wash her hair, and get ready. Fortunately she has a blow dryer. Somehow she must also finish reading the last 40 pages of a book for a report. She knows today is the only chance she has before it is due Monday.

Arrange the tasks from the various plans so that they can all be carried out. Number them in order from 1 to 14. When you finish check your answers with the key below.

__________Clean room

__________Read book

__________Do shopping

__________Stop at cleaners

__________Pick up clothes at cleaners

__________Go to post office

__________Pick up brother

__________Go to dentist's office

__________Wash ha[illegible]

__________Dress for dinner

__________Drive to town first time

__________Drive home first time

__________Drive to town again

__________Drive home again

If your answers are different after checking the key, go over the schedule with a classmate to see if your overall plan would work.

KEY: 12, 10, 4, 1, 6, 3, 7, 9, 13, 14, 2, 5, 8, 11

Check-Out Activity

1. Complete the following minute dramas by writing a stand-by plan which would met the original goal of the first speaker.

   a. Jack and his mother are at the breakfast table.
      Jack: Mom, I finish basketball practice at 4:30. Can you pick me up?
      Mom: I will if I get back from town in time.

   b. Bill and his dad are cleaning the basement.
      Bill: Dad, I have to pay the deposit on my class ring day after tomorrow. Can I have my allowance early?
      Dad: You can if I get paid tomorrow but I'm broke since we had the car fixed. We may not get our checks until the next day.

   c. Beth is at the dry cleaners with a coat she needs tonight.
      Beth: Can you have this ready for me this evening?
      Clerk: We can if we get the steam presser fixed today.

2. Define standing plans and list 3 reasons why they are useful.

3. Develop a standing plan and use it at least twice. If you developed a standing plan for Activity 6, you may use it for this evaluation.

   My standing plan for ____

   is to ____

   Check the standing plan that you used.

		YES	NO
a.	Do you think you will use the plan again:	____	____
b.	Was carrying out the plan easier the second time?	____	____
c.	Did you change the plan any the second time?	____	____
d.	Does the plan need more changes?	____	____
e.	Did you save much time by not having to plan the second time?	____	____

   Be prepared to describe your plan to your instructor in more detail if she/he wishes.

4. Read the following case study and complete the section below.

Twenty-year-old Beth is looking forward to her trip to Florida. She is to fly down for the first time. Her parents drove down last week but she was still taking semester exams at college. Her father had to go down on business and her mother wanted to go along also so they decided Beth would fly down and they would have a week's vacation before driving back together.

Beth leaves tomorrow. She has made her airline reservations but still has a good bit to do. She must get her tickets from the travel agency (open 9:00 a.m. to 5:00 p.m.); do 2 loads of laundry since all her clothes are dirty (they have a washer and dryer but she doesn't let them dry completely); buy a new raincoat; pack her clothes; take cat food to the neighbor who will feed the cat; pack her makeup; leave a note for the paper boy to stop the evening paper; and wash her hair. She also has to clean out the refrigerator. Her plane leaves at 8:30 a.m. and she must be at the airport at 7:45. She only lives 15 minutes away if she is lucky enough to get a cab right away. It is now 12:00 noon and she has a little over 20 hours before her plane leaves.

Arrange the tasks so the she can carry out her plans in the time left.

________Pick up her tickets

________Call a cab

________Wash her hair

________Do laundry

________Clean out refrigerator

________Buy a raincoat

________Take cat food to neighbor

________Pack clothes

________Pack makeup

________Leave note for paper boy

Check-Out Activity

KEY

1. a. Standby plan should show what will be done if Mother doesn't get there; walk, catch ride, wait till she gets there, etc.

   b. Standby plan should show what to do if father doesn't get check next day; ask to be a day late, try to get the check cashed during the day deposit is due, borrow from someone else, ask sponsor if check can be post-dated, etc.

   c. Standby plan should show what to do about the coat tonight; wear something else, go to another cleaners with one-hour service after school, wear it as it is if they don't do it, go to self-service cleaner after school, etc.

   Note: Do not count as correct responses such as having mother leave earlier from town.

2. A standing plan is one that can be used any time same occasion arises—a repeat-use plan. Three reasons why this type plan is useful are 1) saves time, 2) no new plans are needed each time and 3) proven effective.

3. Student may be ready to check the plan if he/she did one for Activity 6. If not, completion of this evaluation should be delayed. A brief written description is given, but ask for a fuller oral explanation. If student answered Yes to C or D on checklist you may wish to have him/her repeat use of the plan again.

4. Tasks arranged in order

   3 or 4
   9
   7 or 9
   1
   5 or 6
   3 or 4
   5 or 6
   7 or 8
   10
   2

   Where 2 answers are acceptable it would not matter which is done first, but student only need to list 1 of the 2.

Evaluator's Final Checklist

ADJUSTING PLANS

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

		ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1.	Wrote acceptable standby plan for each of the 3 case studies. Plan must meet the original goal of the first speaker in each case study.	( )	( )	( )
2.	Correctly defined standing plans and listed 3 reasons why they are useful.	( )	( )	( )
3.	Developed an acceptable standing plan and used it 2 times.	( )	( )	( )
	Evaluated plan according to listed criteria.	( )	( )	( )
4.	Correctly coordinated plans in case study so that all plans can be carried out.	( )	( )	( )

ARRANGING STORAGE

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ARRANGING STORAGE	10

RECOMMENDED REFERENCES

TOPIC: Storage Principles	1

Bratton, Esther C. **Home Management Is...**, pp. 243-253

ARRANGING STORAGE

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	Student Information Topic could also be discussed in large group activity.	None
2.	Class can be divided into small groups to work on storage problems for various areas of the home.	None
3.	Have students compile list in large group to make a master list.	Paper and pencil
4.	None	SUGGESTED REFERENCE Bratton, Esther C. **Home Management Is...**, pp. 243-253.
5.	Have students share results with class or instructor.	Paper and pencil
6.	Student Self-Check	Paper and pencil Student Self-Check Key
7.	Students could look at storage in classroom or at home to find problems.	Paper and pencil
8.	Students may need help in finding pictures with storage areas that need simplifying.	Magazines, paper, pencil
9.	Can allow students to rearrange storage to see if it works better.	Paper and pencil
10.	Instructions for the Check-Out activities are provided in this manual. Use the Evaluator's Final Checklist to check out each student.	Access to storage area, paper and pencil

EXTENDED LEARNINGS

Encourage the student to:

- Offer to evaluate storage for other teachers, family, or neighbors to see how the storage could be improved.

Student Self-Check

ARRANGING STORAGE

KEY

1. Store items that are used often at the place where they are used first.

   Place items so they are easy to see, reach, grasp, and replace.

   Determine the limits of your reach.

2. Possible answers:

   a. Store items according to where they will be used and how often they will be used.
   b. Store items that are not alike one row deep and one layer deep.
   c. Stack only items that are the same size, like cups, matching cereal bowls, and plates.
   d. Allow enough clearance at the top and sides of items so that you can grasp and also replace items.
   e. Store items according to how easy they are to reach and grasp.
   f. Put heavy items that you use often near the height of the elbow.
   g. Use the storage space that is above items.

3. Examples of answers you might give.

   a. Make use of the reach and grasp characteristics of items.
   Store pans or skillets with long handles at the back of a shelf with the handles toward the front to make them easy to grasp.

   b. Make use of storage space that is above items.
   Put a half-shelf above plates to store cups or glasses, instead of stacking them on top of the plates.

Check Out Activity

Help student select a storage problem that can be modified. The student will design or modify the storage area. Design or modification of the storage area should show that the student applied the principles of storage learned in the module.

Evaluator's Final Checklist

ARRANGING STORAGE

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Designed or modified storage space to simplify activities within the area.	( )	( )	( )

ARRANGING ACTIVITY CENTERS

CONTENTS OF MODULE

	Activity
Student Information	
ACTIVITY CENTERS	1
Student Self-Check	
ARRANGING ACTIVITY CENTERS	5
Evaluator's Final Checklist	
ARRANGING ACTIVITY CENTERS	7

RECOMMENDED REFERENCES

TOPIC: Activity Centers	1

Bratton, Esther C. **Home Mangement Is...**, pp. 240-243.

ARRANGING ACTIVITY CENTERS

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	Student Information Student could describe to class rather than to another student.	None
2.	Other items may be used.	None
3.	Student could visualize an activity center if shown one or pictures of activity centers.	None
4.	Parents' permission should be obtained.	None
5.	Student Self-Check	Paper and pencil Student Self-Check Key
6.	Student could point out good and bad features of pictures.	Magazines, scissors, markers if needed, and other materials for doing bulletin board or scrapbook
7.	Instructions for the Check-Out Activity are provided in this manual. Use the Evaluator's Final Checklist to check out each student.	Paper, pencil, situation to arrange into an activity center

EXTENDED LEARNINGS

Encourage the student to:

- Practice visualizing storage areas into activity center as student uses them.
- Offer to plan activity centers for other people.

Student Self-Check

ARRANGING ACTIVITY CENTERS

KEY

1. An activity center should contain a work surface, storage space, and equipment.

2. For example, a business center might contain a desk for a work surface or a table. It would have drawers or files for storage space. The equipment might include bills, receipts, guarantees, pens and pencils, records of installment payments, paper, etc.

3. a. A center saves time.
   b. A center saves thinking while working on a task.
   c. A center saves walking.
   d. A center helps prevent confusion in work.
   e. A center is made up of the major equipment needed for a task.

4. a. Store items that are used often at the place where they are used first.
   b. Place items so they are easy to see, reach, grasp, and replace.
   c. Learn the limits of your reach.

5. a. Think through the amount and kind of work surface and equipment you will need.
   b. Think about the kinds of tasks, operations, or motions you will be doing there.
   c. Plan how you can locate all of the equipment, supplies, and work surface you need within easy reach.

Check-Out Activity

The student will design an activity center.

This activity should be one that is beneficial to the student and not busy work. Try to arrange for a situation that can remain as the student designs it. It could be in the home, classroom, or elsewhere. Once the location of the activity center and type center have been selected, the student should design the layout of the center on drafting or graph paper, keeping in mind the size and layout of the space involved. Check to see that the student has incorporated the principles of activity center design and use learned in this module.

Evaluator's Final Checklist

ARRANGING ACTIVITY CENTERS

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Arranged an activity center, using the principles of storage and considering the storage, equipment used, and space for working.	( )	( )	( )

PUTTING PLANS INTO ACTION

CONTENTS OF MODULE

Student Information — Activity

TAKING ACTION 1
GETTING STARTED ON ACTION 5
CONTROLLING PLANS 8
CASE STUDIES 10
CHECKING PLANS 12

Student Self-Checks

TAKING ACTION 4
GETTING STARTED ON ACTION 7
CONTROLLING PLANS 11

Evaluator's Final Cheklist

PUTTING PLANS INTO ACTION 15

RECOMMENDED REFERENCES

TOPIC: Implementing Plans 1

Bratton, Esther C. **Home Management Is...**, pp. 96-100.

Paolucci, Faiola and Thompson. **Personal Perspectives,** pp. 57-73.

PUTTING PLANS INTO ACTION

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	Student Information	Paper and pencil
2.	Have students discuss lists as a small or large group activity.	None
3.	None	SUGGESTED REFERENCE Paolucci, et al. **Personal Perspectives,** Chapter 4.
4.	Student Self-Check	Paper and pencil Student Self-Check Key
5.	Student Information	Paper and pencil
6.	None	Paper and pencil
7	Student Self-Check	Paper and pencil Student Self-Check Key
8.	Student Information	None
9.	None	Paper and pencil
10.	Student Information	None
11.	Student Self-Check	Paper and pencil Student Self-Check Key
12.	Student Information An example situation may be given by the instructor to start the discussion.	None
13.	May be a small group activity	None
14.	None	Paper and pencil
15.	Instructions for the Check-Out activities are provided in this manual. Use the Evaluator's Final Checklist to check out each student.	Evaluator's Final Checklist

EXTENDED LEARNINGS

Encourage the student to:

— Apply information to his/her own personal management experiences. Write down how implementing the information learned can help the student achieve efficiency.

Student Self-Check

TAKING ACTION

KEY

1. Implementing is doing whatever is necessary to carry out plans. Checking is seeing whether or not things are moving along as planned.

2. Two ways of controlling plans are checking and adjusting. Checking is seeing that things are moving along as planned. Adjusting is changing the plans if they are not going as expected.

3. Changing the sequence means changing the steps or order in which the plan is being carried out. Changing the standard means changing the idea of what is acceptable in the action you are carrying out.

Student Self-Check

GETTING STARTED ON ACTION

KEY

1. Motivation--the inner drive, need or desire that causes you to act in a certain way.

2. Evaluation--judging the quality of a plan as it is being carried out.

3. Constructive evaluation--judging someone's efforts and suggesting steps for improving them.

4. Destructive evaluation--judging someone's efforts and pointing out mistakes without offering ideas for improvement.

5. Direction--seeing that the plan is going the way it should go.

Student Self-Check

CONTROLLING PLANS

1. Control over plans is needed to keep them going in the direction they should go. Plans usually don't work out as èxpected so control is needed to know how they are going and to make necessary adjustments.

2. Using a written schedule of your day's activities.
   Using school bells to announce classes.
   Looking at the pattern instruction sheet when you cut out a garment.
   Turning down the heat under the soup so it won't burn.
   Putting your finger in the bathtub water to see if it is the right temperature.

3. Changing the sequence is making a change in the order in which the plan is carried out. Changing the standard is changing the idea of what you will accept in the results of your plan.

Check-Out Activity

1. Read the case study below and list 4 things that might motivate Connie to carry out the plan.

Connie comes home from work feeling tired and worn out on Friday afternoon. As she looks around the house she notices that she could write her name in the dust on the coffee table, there are dog hairs on the slip covers, a coffee stain on the carpet, and the draperies over the furnace vent are black.

Connie decides that she is really going to clean the living room thoroughly tomorrow since she doesn't have to work. She will rent a steam carpet cleaner and do the carpet, wash the slip covers, clean the draperies at the coin operated dry cleaners, wash windows and polish the furniture. She realizes she probably can't get this much done by herself but she knows her husband would help all Saturday afternoon.

a.

b.

c.

d.

2. Name the kind of control that is used in each of the following situations.

____________ a. Marcy sets the minute timer when she puts her pie in the oven.

____________ b. When the buzzer sounds, Marcy looks at the pie and sees it is not brown so she leaves the pie in the oven.

____________ c. Bob plans to clean the car—both inside and outside. By the time he does the inside he decides he will only have time to hose off the outside and leave the waxing for later.

____________ d. Jerry is cleaning his car too. He plans to wash and wax the outside first and then do the inside. When he is ready he finds his brother has not gotten home with the wax he is to use. So Jerry cleans the inside of the car while he is waiting.

____________ e. Mark is going to do his math homework with Larry. Larry is late so Mark does his English assignment she he won't lose time.

3. Carry out the plan you developed in Activity 14 and use the method(s) of checking you decided on.

Complete the rating sheet on the following page by placing a check in the appropriate column.

Figure your score. Give yourself 4 points for each answer in the Good column, 2 for each Fair and 0 for each Poor.

Show your instructor your chart and review the task, plan, and checking method with him/her.

	GOOD	FAIR	POOR
a. Was the checking device appropriate for the task?			
b. Was it easy to use?			
c. Did it check each part of the task?			
d. Can it be adapted for individual use?			
e. Does it measure how well the task was performed?			

Check-Out Activity

KEY

1. a. Invite company.
   b. Strip down draperies early.
   c. Reserve steam cleaner for Saturday only.
   d. Remove slipcovers Friday night and put them in to soak.
   e. Buy new type of furniture polish.

   Other answers are acceptable if the student can explain why they would motivate person to get started on carrying out plan.

2. a. Checking
   b. Checking
   c. Adjusting
   d. Adjusting
   e. Adjusting

3. Be sure that the task the student selects for Activity 14 is one that will require planning and will lend itself to some means of checking.

   a. Carries out plan using checking method(s) decided upon.
   b. Rates effectiveness of checking method using rating scale. Use following points: Good=4 points, Fair=2 points; Poor=0 points

   Teacher makes final rating after hearing description of plan and checking method.

Evaluator's Final Checklist

PUTTING PLANS INTO ACTION

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Correctly listed 4 ways to motivate the person in the case study to carry out the plan.	( )	( )	( )
2. Correctly identified the type of control used in each of 5 situations.	( )	( )	( )
3. Developed a workable plan and method of checking progress.	( )	( )	( )
Completed rating sheet satisfactorily.	( )	( )	( )
Showed understanding of how a checking system operates.	( )	( )	( )

CHANGING PLANS

CONTENTS OF MODULE

Student Information	Activity
ADJUSTING PLANS	1
ANALYZING PLANS THAT FAIL	8
Student Self-Check	
IDENTIFYING STANDARDS AND SEQUENCES	3
Evaluator's Final Checklist	
CHANGING PLANS	11

RECOMMENDED REFERENCES

TOPIC: Changing Plans

Bratton, Esther C. **Home Management Is...**, pp. 165-167; 177-179.

CHANGING PLANS

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	Student Information	None
2.	Answers may be written or oral. Students may also do this activity in a large group.	Paper and pencil if answers are written
3.	Student Self-Check	Paper and pencil Student Self-Check Key
4.	Have student present this information in a chart form.	Paper and pencil
5.	Activity could be used as a game if rules and scoring are developed.	Paper and pencil
6.	Discussing with a classmate may make standards easier to understand.	Paper and pencil
7.	Students in each group can combine their cords to create a card game or work as a group to devise the game. Groups can trade and play one another's games.	Cards, pencil
8.	Student Information	None
9.	Can be done in large or small groups or individually.	SUGGESTED REFERENCE Bratton, Esther C. **Home Management Is...**, pp. 165-167.
10.	On group can dramatize a situation in which plans didn't work out. The class can devise a new plan for the situation and have the group dramatize it, or another group can dramatize a new plan for the situation.	None
11.	Instructions for the Check-Out Activity are provided in this manual. Use the Evaluator's Final Checklist to check out each student.	Paper, pencil, instructions Evaluator's Final Checklist

CHANGING PLANS

EXTENDED LEARNINGS

Encourage the student to:

— Role play the part of an instructor. Insert into his/her day unplanned events that happen at your school. Illustrate how to handle these events by adjusting or changing the plans.

Student Self-Check

KEY

1. Standard
2. Sequence

Check-Out Activity

1. Directions. Read the following situation and complete the chart.

Mrs. Jones has 3 small children, ages 2, 3, and 4. Her husband comes home from work and complains about the way the house looks.

Standard to be changed	Suggested change in standard	Reason

2. Directions: Read the following case study. Tell what changes in sequence are necessary for the basic plan to be carried out that day.

Sharon is getting married in 2 days. Today she has planned to leave her home at 9:00 a.m. and drive downtown (a half-hour drive) to pick up her white satin shoes at the store. Then she plans to drive back to the shopping center (15-minute drive) and check at the the florist about her flowers. While she is at the shopping center, she plans to pick up her bridesmaids' gifts at the jewelers and purchase some extra thank-you cards at one of the card shops or department stores in the shopping center. She will write the thank-you cards tonight and mail them tomorrow. After running these errands she plans to go home and hem her dress which she will wear to the luncheon today at 1:00. After driving downtown, she discovers that the shoe store is closed until noon.

3. Directions: Read the case study in Activity 4. Identify the point where control of the plan was lost so that a new plan must be made. Explain why control was lost at the point you identified rather than at some other place.

4. Devise a new plan for the situation in the case study.

On Friday morning, Mrs. Carey planned to go shopping for a new dress to wear that night. She wanted to clean her house that afternoon. When she went to her car to leave she discovered a flat tire. She called the garage, but they said they couldn't come until 12:30. She went ahead and cleaned house, thinking that she could do her shopping in the afternoon. At 1:30 the man from the garage still hadn't arrived. When she called, they told her it would be at least another hour. Mrs. Carey realized that it would be too late to go shopping, since she had to be back by 4:30 to start dinner. She wanted to have dinner early in order to go to the party, 30 miles away, that evening. There was no way for her to get to town.

Check-Out Activity

KEY

1. Standard to be changed: Cleanliness of house
   Suggested change in standard: Husband should lower his standard of cleanliness while the children are small.
   Reason: Wife has all she can do with 3 small children.

2. Sharon should pick up the shoes after she gets out of the luncheon. The rest of the sequences can remain the same. Do not accept changes prior to discovering that the shoe store is closed until noon.

3. Control of the plan was lost when Mrs. Carey found she would not have the car ready before 2:45 or 3:00. Before this point, sequence of plans was adjusted. Now, if she changes both standard and sequence, it is a new plan.

4. Possible new plans:

   Borrow outfit from friend.
   Finish something already started.
   Wear old favorite.
   Cancel plans for the evening.
   Change tire herself.

Evaluator's Final Checklist

CHANGING PLANS

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Correctly adjusted the standard needed in the situation and explained why the adjustment was needed.	( )	( )	( )
2. Made the correct adjustment needed in the case study to carry out the sequence of the plan.	( )	( )	( )
3. Correctly identified the point in the case study at which control was lost in the plan.	( )	( )	( )
Correctly explained why control was lost at that point rather than at another point.	( )	( )	( )
4. Devised an appropriate new plan for the situation in Number 3.	( )	( )	( )

USING SAFE STORAGE PRACTICES

CONTENTS OF MODULE

Student Information — Activity

SAFE STORAGE 1
SAFETY CHECKLIST 2
SAFE STORAGE AND THE FAMILY 3

Student Self-Check

DANGER QUIZ 7

Evaluator's Final Checklist

USING SAFE STORAGE PRACTICES 10

RECOMMENDED REFERENCES

TOPIC: Safe Storage 1

Bratton, Esther C. **Home Management Is...**, pp. 249-253.

Kelly and Chamberlain. **Survival**, pp. 82-85, 177-178.

USING SAFE STORAGE PRACTICES

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	Student Information	None
2.	Divide checklist into parts among the students. Discuss results in class.	Checklist
3.	Display sketches and discuss in class.	Paper and pencil
4.	Have students work in large or small groups.	Magazines, scissors, poster paper, glue, tape, felt markers
5.	Could be completed in large or small groups.	Paper for flip charts, pictures, magazines, scissors, tape, glue, felt markers, stapler or fasteners
6.	May need to supply instruction booklets.	File box, drawer or other holder; place to display it, dividers
7.	Student Self-Check	Paper and pencil Student Self-Check Key
8.	Give students a chance to choose activity.	Poster paper, felt markers, magazines, scissors, glue, construction paper, equipment to demonstrate, file box of instructions.
9.	Write examples on board and discuss in class.	None
10.	Instructions for the Check-out Activity are provided in this manual. Use the Evaluator's Final Checklist to check out each student.	Evaluator's Final Checklist

EXTENDED LEARNINGS

Encourage the student to:

- Use information learned to make the home safer.
- Keep a diary of safe and unsafe practices at home.

Student Self-Check

DANGER QUIZ

KEY

BATHROOM DANGERS

Medicine chest located within the reach of children.
Medicine chest door has no lock.
Toilet articles should be kept on lower shelves, medicines on top shelves.
No handholds at the tub and shower area.
No rubber mat for bottom of tub.
Electric heater dangerously close to tub.
Plugged-in radio dangerously near tub; could fall into water.
Bathroom cleansers stored under sink are within reach of chidren.

BEDROOM DANGERS

Electric outlet in wall is unprotected by safety cover.
Lamp is too far from bed.
Medicine left on night stand is within reach of children.
Cosmetics and manicuring items on dresser are within reach of children.
Scatter rugs on highly polished floor can slip and cause falls.
Ash tray is too shallow and thus a fire hazard.
Sewing basket with items such as needles, pins, and buttons is within reach of the child.
Parent is picking at aerosol container with a needle.
Venetian blind cord is too long and offers temptation to a small child.

KITCHEN DANGERS

Household cleaners are under sink and within reach of small chidren.
The electrical outlet is overloaded.
Parent is testing mix with finger while mixer is running.
Toaster cord is dangling over the edge of the counter.
Water on the floor could cause someone to slip.
The wheeled toy on the floor near the doorway could cause someone to slip.
The can opener sticks out into the doorway.
Pot handles should be turned toward the back of the stove.
The back burner is lighted without a pot on it.
The tea kettle spout should be turned toward the back of the stove.
Medicine bottles on the counter are within reach of the child.
Scissors, knife and long fork are within reach of the child.

Check-Out Activity

CASE STUDIES

Part 1

Directions: Read the following family situation. List at least 7 rules for safe storage and placement of equipment which the family should follow.

The Carney family has 2 children, Debbie, who is 2 and Amy, who is 8 months old. The family has a two-story house on the edge of town. Mrs. Carney sews when she has time and Mr. Carney has fixed up part of the garage as a shop. Together the Carneys do all their own work.

Part 2

Directions: Read the following case study. Identify at least 16 unsafe practices relating to supplies and equipment in the case study. On a separate sheet of paper make 2 columns. List the 16 unsafe practices in the left column.

Dear Gabby:

I am 14 years old and a ninth grader in school. This is my first year to take home economics. I have worked very hard, but I didn't get a very good grade the last 6 weeks.

We had to clean the kitchen before we could use it, so I got the knives and other silverware out of the drawer and put them in the dishwater for Martha to wash. Barbara rinsed the paring knives and silverware and put them in the silverware drainer with the handles down. When I saw that one of the knives belonged in Kitchen 1, I ran to their kitchen to give it to them because we were supposed to sort the equipment, too. By the time we got all the things washed there was some water on the floor. I didn't wash the dishes so I just left it.

On another day we made some cookies and when the timer on the range went off, I picked up a towel and reached in the oven and got the cookies out. I thought they were done, but I felt that I had better take them over and let the teacher see them. I almost stumbled because someone had left a cabinet drawer open. I was trying to keep to the right in the traffic lanes like the teacher said. She told me to let them bake a little longer, so I took them back to the oven and left my towel on top of the stove so I could get it fast when the cookies were done.

I decided to take Home Safety as an Extended Learning. After the teacher visited my home, she said I had a good project that I could really work on. She said my 4-year-old twin brothers were cute but seemed to be quite a handful.

While she was visiting in my home, I showed her our family room. I had pulled the screen open on the fireplace so she could see the blazing fire we had. I had set our ashtrays out in case she wanted to smoke and my little sister had used them for her bubble gum wrappers. I had tried to hide all the extension cords under the rug so she wouldn't trip over them. We have several extension cords because we only have one outlet for the TV, radio, lamps, electric clock, and Mom's sewing machine.

I showed her the bathroom we are going to remodel. She said my Home Safety project would help. I have a radio near the tub so I can listen to music while I bathe. We have a string to turn the bathroom light on and off. On a shelf under the sink we store all of our medicine, cleaning agents, and insecticides. We have a portable heater for heating the bathroom when it is chilly.

Gabby, I am telling you this because I thought you could tell me why I got such a low grade. What did I do wrong? What did my teacher mean when she said my Extended Learning, Home Safety, was a good one for me to choose?

Sincerely yours,

Patty Perfect

Part 3
After listing the 16 unsafe practices relating to using and storing supplies and equipment, tell what should be done about each unsafe practices to make it safe. List the change needed to make it safe.

UNSAFE PRACTICES	CHANGE NEEDED
1.	
2.	
3.	

Check-Out Activity

KEY

Part 1

Store heavy objects low.
Store equipment and supplies near the places where they will be used to avoid extra carrying of heavy objects.
Have sturdy stepladder or stepstool handy for reaching high places.
Label dangerous materials in original containers.
Keep hazardous materials in original containers.
Store away from food.
Have shelves securely fastened.
Keep aerosol areas free of flammable liquids, rags, etc.
Keep storage areas free of flammable liquids, rags, etc.
Store flammable materials in metal, not glass, containers.
Keep oily rags in covered metal containers.
Keep grease containers away from range.
Keep hazardous tools out of reach of children.
Keep pins out of reach of children.
Keep electrical equipment disconnected from outlet when not in use.

Other answers are acceptable if they relate to the safe storage of supplies and equipment or their safe placement. General safety rules other than these do not apply to this objective.

Part 2 and Part 3

	Unsafe Practice		Change Needed
1.	Knives in the dishwasher.	1.	Put knives in safe place until ready.
2.	Knives in drainer with handles down	2.	Handles should be up when placed in drainer.
3.	Running with knife	3.	Walk with blade pointing to ground.
4.	Water on floor	4.	Wipe up spills immediately.
5.	Used towel to remove cookies	5.	Use pot holder.
6.	Taking hot pan of cookies across room	6.	Ask teacher to come to your kitchen.
7.	Not looking where she was going	7.	Always watch where you are going.
8.	Drawer left pulled out	8.	Always keep drawers and doors closed.
9.	Left towel on top of range	9.	Keep all cloths off stove.
10.	Screen open with blazing fire	10.	Always keep screen on fireplace closed.
11.	Paper in ash tray	11.	Keep ash tray free of materials that burn.
12.	Extension cords under rug	12.	Do not run electrical cords under rug.
13.	Overloaded outlet	13.	Have more outlets put in.
14.	Radio in tub area	14.	Do not have electrical appliances near water.
15.	String to turn on light	15.	Have a switch installed.
16.	Medicine in reach of children.	16.	Put medicine in a cabinet children can't reach.

17.	Cleaning agents and insecticides near medicine or in reach of children	17.	Place in a cabinets children can't reach and separate it from medicine.
18.	Portable electric heater in bath area	18.	Install safer heating system for bathroom.

Evaluator's Final Checklist

USING SAFE STORAGE PRACTICES

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Correctly listed 7 rules a family should follow for safe storage and placement of equipment.	( )	( )	( )
2. Correctly identified at least 16 unsafe practices relating to supplies or equipment from the situations given.	( )	( )	( )
3. Correctly listed the change needed for each unsafe practice identified in Number 2 to make it safe.	( )	( )	( )

USING SUPPLIES AND EQUIPMENT

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Student Information	
WHAT TO CONSIDER ABOUT SUPPLIES	1
CLEANING	3
WHAT TO CONSIDER ABOUT EQUIPMENT	5
Student Self-Checks	
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Evaluator's Final Checklist	
USING SUPPLIES AND EQUIPMENT	12

RECOMMENDED REFERENCES

TOPIC: Using Supplies and Equipment	1, 5

Bratton, Esther C. **Home Management Is...**, pp. 26-42.

USING SUPPLIES AND EQUIPMENT

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	Student Information	None
2.	Student Self-Check	Paper and pencil Student Self-Check Key
3.	Student Information	None
4.	May have comments on cartoons from larger group, or perhaps a contest.	Drawing paper, drawing pencils
5.	Student Information	Magazines, scissors
6.	Student Self-Check	Paper and pencil Student Self-Check Key
7.	Someone could demonstrate one or two of the tasks using the equipment and supplies selected.	Paper and pencil
8.	Could be tape recorded and shared in class.	Paper and pencil, interview questions, tape recorder if desired
9.	Groups of students could demonstrate one of the products to the class.	Paper and pencil
10.	May have a list of household tasks from which students can choose a task.	Paper and pencil
11.	Allow class time for project presentations and space for displays.	Gadgets can be brought from home, or from the home economics classroom.
12.	Instructions for the Check-Out Activity are provided in this manual. Use Evaluator's Final Checklist to check out each student.	Evaluator's Final Checklist

EXTENDED LEARNINGS

Encourage the student to:

-- Use what he/she learned from module to clean their own rooms and to help at home. Relate experiences to class.

-- Do comparisons of cleaning supplies and equipment to see which products are better.

Student Self-Check

SUPPLIES

KEY

1. Is the type of cleaning action suitable for the product being cleaned?
   Is the amount of abrasiveness suitable for the surface being cleaned?
   Is the form of the product suitable to the surface being cleaned?
   Is the method of application suitable to what is being cleaned?
   Is it a specialized product or multi-purpose product? Which is needed?
   Is it safe for normal use?
   Will it help maintain surfaces as well as cleaning them?

2. Acid and alkaline cleaners are more likely to damage the item.

3. Metals will oxidize (darken) when exposed to strong acids like bleaches.

Student Self-Check

EQUIPMENT

KEY

1. Dirt is matter out of place. The types of dirt are loose soil, water-soluble soils, soils insoluble in water, tarnish, and corrosion.

2. Water--dissolves many substances and will also mechanically force dirt away.
   Alkaline water solutions--cut grease; soap, soda, lye, water softeners.
   Fat solvents--spot removers which remove grease or soil held together with grease.
   Fat absorbents--powder spot removers, cornmeal, talcum. They take up dirt and can be brushed away.
   Acid water--lemon or vinegar; cuts grease and acts as a mild bleach.
   Abrasives--metal polishes, scouring powders; wears away soil by scraping and polishing.

3. Vacuum cleaners remove more dirt by creating suction. Brooms and mops do not get all the dirt which settles on the surface again.

4. Vacuum cleaners can be used on carpets, bare floors, upholstered furniture, draperies, lamp shades, ceilings and walls, furniture, etc.

5. Is the equipment shaped so that it does the job easily and well?
   Is the equipment powerful or strong enough for the job?
   Is the type of action suited to the job?
   Is the equipment easy to manage in size and weight for the person who is using it?
   Can the equipment be stored and used in a convenient location?
   If the equipment is designed for a certain job, is it superior enough to be worth buying it?
   Is the equipment safe to use?

Check-Out Activity

Part 1

Directions: On a separate sheet of paper state whether or not the type of supplies being used in each of the following situations is appropriate. Answer Yes or No and tell the rule that applies.

1. Jane is cleaning the silver with scouring powder. It seems to be taking off the tarnish.
2. George added some ammonia to the dishwater to wash his mother's best glasses which have gathered a greasy film.
3. Jim is waxing the hardwood floors using a pastewax. He will buff the floor when it sets.
4. Judy is using an aerosol spray all-purpose cleaner to clean the paneling in the den.
5. Bill is using an all-purpose cleaner that has ammonia for extra cleaning power on the dirty vinyl kitchen floor.

Part 2

Directions: On a separate sheet of paper state whether or not the following equipment is suitable for the task: Answer Yes or No and tell the rule that applies in each case.

1. Mary is making pizza dough using the new portable hand mixer she got for Christmas.
2. Joe is carving a ham with the electric knife his wife gave him for his birthday.
3. Bud is using the upright vacuum cleaner (without attachment) to clean the molding along the baseboard.
4. Karen is chopping cabbage for slaw in the blender.
5. Jerry is using a scrub brush to clean the chopping board in the kitchen.

Part 3

Directions: Tom Pelfrey is doing the weekly cleaning. On the left you will find a list of tasks he must do. When he checks supplies, he finds things listed in Group A. He has only the equipment listed in Group B. Select from the things on hand the best choice for each task. On a separate sheet of paper number from 1-10. Place letters from Group A first and letters from Group B second. Explain why the products you selected for doing each task are the best choices from what was on hand.

1. Clean windows
2. Clean inside refrigerator
3. Clean stains from toilet bowl
4. Brighten tarnished aluminum
5. Clean oven where pie spilled over and burned
6. Clean dirty vinyl floor
7. Clean smelly plastic garbage pail
8. Wash greasy film from cut glass vases
9. Clean outside of range--not very dirty
10. Remove greasy spot for carpet

GROUP A

A. Baking soda
B. Liquid bleach
C. Ammonia
D. Liquid dishwashing detergent
E. All-purpose cleaner, granular
F. Vinegar
G. Corn meal

GROUP B

A. Cheese cloth
B. Stiff brush
C. Sponge
D. Soft brush
E. Paper towels
F. Dish mop
G. Scouring pad
H. Vacuum cleaner
I. Broom

Check-Out Activity

KEY

Part 1

1. No; amount of abrasiveness
2. Yes, cleaning action/chemical composition or multi-purpose product
3. Yes; form of product, method of application, or maintenance
4. No; products to maintain surface
5. Yes; shaped to do job or strong enough

Part 2

1. No; strong enough to do job
2. Yes; manageable in size and weight for user
3. No; shaped to do the job
4. Yes; type of action suited to job
5. Yes; shaped to do job or strong enough

Part 3

1. C or F; E
2. A or B; C
3. B; B
4. F; A or C
5. C; 6
6. E; C
7. B; B, C, or D
8. C; F
9. D; C
10. G; H

Cross check responses below against items missed above--student might give correct reason for wrong chioce.

GROUP A

1. Helps dissolve greasy film
2. Help remove odors
3. Chemical action involved
4. Chemical action involved
5. Helps dissolve or lossen
6. Strength, won't suds too much, remove less oil from vinyl than amonia
7. Kill bacteria-causing odors
8. Dissolve greasy film
9. Won't harm surface
10. Absorb grease

GROUP B

1. Won't leave lint
2. Won't drip or scratch
3. Suitability of size and stiffness
4. Won't scratch surface
5. Gives abrasive action
6. Won't spread water as much
7. Amount of surface covered
8. Soft enough to get in crevices, easier to hold
9. Less dripping and mess
10. Suction action removes meal easier

Evaluator's Final Checklist

USING SUPPLIES AND EQUIPMENT

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

		ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1.	Correctly identified each of 5 types of supplies as being appropriate or not appropriate.	( )	( )	( )
	Correctly identified the rule that applied in each of the 5 situations.	( )	( )	( )
2.	Correctly stated whether equipment in each of 5 cases was appropriate to the task in each case.	( )	( )	( )
	Correctly identified the rule that applied in each of the 5 situations.	( )	( )	( )
3.	Correctly identified supplies and equipment that should be used in each of 10 tasks.	( )	( )	( )
	Correctly stated why products were selected in each of 10 tasks.	( )	( )	( )

TIME SPENT ON TASKS

CONTENTS OF MODULE

Student Information	Activity
TIME SPENT ON HOMEMAKING	1
ESTIMATING TIME NEEDS	7
SKILL CHECK SHEET	9
PRACTICING A SKILL	10
Student Self-Check	
TIME SPENT ON TASKS	6
Evaluator's Final Checklist	
TIME SPENT ON TASKS	11

RECOMMENDED REFERENCES

TOPIC: Time Spent on Tasks 1

Bratton, Esther C. **Home Management Is...,**
pp. 286-292.

TIME SPENT ON TASKS

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	Student Information	None
2.	Have students discuss topic in a large or small group.	None
3.	Have students decide on questions as a class before interviews.	Paper and pencil or tape recorder
4.	Discuss in small groups, then summarize in large group	SUGGESTED REFERENCE Bratton. **Home Management Is...**, pp. 287-291.
5.	Help students develop a chart to record results from survey.	Paper and pencil, poster paper and markers
6.	Student Self-Check	Paper and pencil Student Self-Check Key
7.	Student Information	None
8.	Compile estimates as a class.	Paper and pencil
9.	Have students discuss results in large or small group.	A master copy of Student Information, SKILL CHECKSHEET, is provided.
10.	This task will be used in the Check-Out Activity.	A master copy of Student Information, PRACTICING A SKILL, is provided.
11.	Instructions for the Check-Out Activity are provided in this manual. Use Evaluator's Final Checklist to check out each student.	Evaluator's Final Checklist

EXTENDED LEARNINGS

Encourage the student to:

-- Check the length of time it takes different members of the family to do 5 tasks. See how long it takes the student to do each of the 5 tasks.

-- Participate in a household work race. Award prize to the winner in each event.

Student Information

SKILL CHECK SHEET

1. List at least 5 activities which occur in the home often and which require some degree of skill. Rate yourself on the degree of skill for doing each task by checking the appropriate column. Beside your checkmark write the approximate time it takes for you to complete the task.

2. Analyze those activities which you rated "highly skilled." How did you gain this skill?

3. On what activities do you need to improve your skill? How can you improve on them?

SKILL	VERY GOOD	AVERAGE	BELOW AVERAGE	POOR

Master Copy for Learning Activity 10

Student Information

PRACTICING A SKILL

1. Talk with your instructor and agree upon the task that you will use for your evaluation. Record the task.
2. Have someone observe you doing the task and record the time it took.
3. Did the observer think you also needed to improve how well you did the task?
4. How long will it take to do the task if you cut one-fourth off the time?
5. Practice the task until you can do it satisfactorily in one-fourth less time.

	TIME FOR TRIAL	RESULTS
TRIAL 1		
TRIAL 2		
TRIAL 3		
TRIAL 4		
TRIAL 5		

6. If you have not cut one-fourth off the time by now, talk with your instructor about ways to improve and practice again.

Check-Out Activity

Part 1

Directions: Read the following situations and then list 3 factors for each situation which affect the amount of work time.

1. Jane is a newlywed. She and her husband live in a small apartment in town. She has found she spends an average of 5.3 hours a day to complete her homemaking duties.

2. Judy, though not a newlywed, is confined to a wheelchair. She also lives in an apartment in town. She finds that it takes her 6.3 hours to complete her homemaking duties.

3. Norma is a full-time homemaker with 3 children. She and her husband live in the suburbs. Her average time to complete homemaking duties is 7.8 hours a day.

4. Debbie also has 3 children but she and her husband live in the country on a farm. It takes her an average of 7.9 hours a day for her duties.

5. Fran lives on a farm too, but she has 5 children. She spends 9.4 hours a day on homemaking activities.

Part 2

Directions: Complete the first 3 questions as you do Activity 10. Return the answers to your instructor. After you have completed Activity 10, ask for the Evaluation Sheet and arrange for the demonstration with your instructor.

1. Record the task which you will demonstrate. ______________________________
   ____
2. How long did it take to do the task at first? __________________________
3. How long will it take with 1/3 less time? _____________________________
4. Arrange to give the demonstration. Your instructor will either time you or ask someone else to time you.
5. After giving the demonstration, record the time. ________________________
6. Did the time meet the goal? ____
7. Was the work done satisfactorily? __________________________________

Check-Out Activity

KEY

1. No children; small apartment (less work); lives in town; not as much experience
2. Must do work from wheelchair (health problem); small apartment (less work); lives in town; no children; experienced homemaker
3. Has 3 children to care, cook, and clean for; lives in suburbs; experienced homemaker; larger house
4. Has 3 children to care and clean for; lives on farm; probably larger house
5. Had 5 children; lives on farm; frequent interruptions; may have larger house

Part 2

Student should answer first 3 questions while doing Activity 10 in order to establish base-line data on time required for the task. It is important that initial time be recorded before practice.

For actual evaluation observe and time student's performance. Check that time for performing is at least 1/4 less and that job is performed with satisfactory standards.

Evaluator's Final Checklist

TIME SPENT ON WORK

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Correctly listed 3 factors for each situation which affect the amount of work completed.	( )	( )	( )
2. Reduced time needed to complete task by one-fourth.	( )	( )	( )
Did work satisfactorily.	( )	( )	( )

WORK SIMPLIFICATION

CONTENTS OF MODULE

Student Information	Activity
SIMPLIFYING WORK	1
REDUCING FATIGUE	4

Student Self-Check

WORK PERFORMANCE AND FATIGUE 6

Evaluator's Final Checklist

WORK SIMPLIFICATION 8

RECOMMENDED REFERENCES

TOPIC: Work Simplification 1

Bratton, Esther C. **Home Management Is...**,
pp. 189-200, 231-236.

WORK SIMPLIFICATION

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	Student Information	None
2.	This could be done in large or small groups.	Paper and pencil
3.	Move around among groups to help the students with planning.	Material used in group activity
4.	Student Information	None
5.	Answer questions in large or small groups.	None
6.	Student Self-Check	Paper and pencil Student Self-Check Key
7.	Students may need help with development of checksheet.	Paper and pencil
8.	Instructions for the Check-out Activities are provided in this manual. Use the Evaluator's Final Checklist to check out each student.	Evaluator's Final Checklist

EXTENDED LEARNINGS

Encourage the student to:

-- Prepare a bulletin board on work simplification.

-- Analyze work simplification methods at home. See how many work methods can be improved.

Student Self-Check

WORK PERFORMANCE AND FATIGUE

KEY

1. a. Know ahead of time what each motion is for so that you spend less time thinking about it, hesitating, and stopping work to decide what to do next.
   b. Do not let later motions ruin the work of earlier ones.
   c. Have a good sequence of motions.
   d. Concentrate on the task.
   e. Arrange supplies for ease in use, use both hands for certain tasks, and arrange work heights to suit you.

2. a. Static muscle action--holding muscles contracted over a period of time without relaxing them. Interferes with blood circulation.
   b. Restricted muscle action--tight, jerky motions with contracted muscles.

3. a. Physical fatigue--the tiredness that comes from using energy.
   b. Mental or psychological fatigue--the kind of tiredness that comes from disliking a task and improper work methods.

4. a. Use rhythmic motions and proper sequence when possible.
   b. Avoid static muscle action.
   c. Avoid fatiguing motions when possible.
   d. Use good working heights and positions for your tasks.

Check-Out Activity

Part 1

Directions: Consult with your instructor and choose one of the following tasks to perform.

Task

1. Make and wrap 4 sandwiches which require a spread, filling, and one other ingredient.
2. Devil and stuff 4 hard-boiled eggs.
3. Fold a load of mixed laundry.
4. Set the table for a meal with 6 place settings.
5. Unload the dishwasher and put things away.
6. Sew and press sections of a garment (amount to be determined by instructor).

You will be checked according to the following checksheet.

PERFORMANCE	RATING		
	YES	SORT OF	NO
Appears to know how to go about the task			
Uses good work method or plan			
Use skillful motions to ease task			
Uses good sequence of motions to prevent extra effort and confusion			
Concentrates on task while working			
Task accomplished satisfactorily			
Task accomplished within reasonable length of time			

Scoring

Yes — 2 points
Sort of -- 1 point
No — 0 points

Part 2

Directions: Read the following case study and complete the chart below.

Every morning Edna was tired even before school started. This morning she got out of bed about 30 minutes before she was due to be at school. The reason for this was because she had studied for an English examination for 2 hours straight before going to bed. (English was a subject she really disliked.) On top of this she had been arguing most of the evening with a younger sister and was late studying for her test.

When she got up she remembered that she had not finished her math assignment. Her mother told her that she had to make her bed before leaving for school.

She jumped up quickly, made her double bed by stretching as far as she could and then racing around to the other side to finish the task.

While dressing she had to look for her clothing because she did not have a system for arranging things. For example, her shoes which she sometimes kept on a high shelf in the closet were not there. Finally she was dressed and ready to go, but she had to run all the way to school to keep from being late.

List 5 causes for Edna's fatigue and a way to reduce them.

CAUSE OF FATIGUE	WAY TO REDUCE FATIGUE
1.	
2.	
3.	
4.	
5.	

Check-Out Activities

KEY

Part 1

The student should perform the task and score his/her performance on the checksheet. The instructor makes the final evaluation based on observation.

Part 2

	CAUSE OF FATIGUE	WAY TO REDUCE FATIGUE
1.	Not getting up early enough	Get up earlier to avoid having to rush.
2.	Studying for long periods	Start studying earlier; take breaks.
3.	Arguing is psychologically tiring.	Avoid needless arguments.
4.	Working at a disliked task over a long period	Take breaks during disliked task.
5.	Staying up too late	Plan activities to get to bed earlier.
6.	Making bed incorrectly	Learn proper way to perform task.
7.	Searching for clothing	Put clothes in proper places; select clothing the night before.
8.	Improper storage of shoes (high shelf)	Place things in easy reach.
9.	Running to school	Leave for school on time.

Evaluator's Final Checklist

WORK SIMPLIFICATION

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

		ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1.	Selected with instructor an appropriate task to perform.	( )	( )	( )
	Performed task in an efficient way.	( )	( )	( )
2.	Accurately listed 5 causes of fatigue from the case study.	( )	( )	( )
	Accurately stated 1 way to reduce fatigue from each cause listed in the case study.	( )	( )	( )

BODY MECHANICS

CONTENTS OF MODULE

Student Information — Activity

MOVING AND LIFTING PRINCIPLES 1
WORK HEIGHTS AND POSITIONS 5

Student Self-Checks

MOVING AND LIFTING TECHNIQUES 4
PROPER WORK HEIGHTS AND BODY MECHANICS 7

Evaluator's Final Checklist

MOVING AND LIFTING 9

RECOMMENDED REFERENCES

TOPIC: Moving and Lifting 1

Bratton, Esther C. **Home Management Is...,** pp. 214-224, 253-262.

BODY MECHANICS

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	Student Information	None
2.	Demonstrate to class the proper techniques.	None
3.	Some items that might be moved are chairs, small tables, and stacks of books.	None
4.	Student Self-Check	Paper and pencil Student Self-Check Key
6.	Share solutions in a large group.	Paper and pencil
7.	Student Self-Check	Paper and pencil Student Self-Check Key
9.	Instructions for the Check-Out Activity are provided in this manual. Use Evaluator's Final Checklist to check out each student.	Evaluator's Final Checklist

EXTENDED LEARNINGS

Encourage the student to:

- Prepare a flip chart on the proper ways of moving and lifting objects.
- Prepare a chart showing ways that work heights could be adapted for a homemaker confined to a wheelchair.

Student Self-Check

MOVING AND LIFTING TECHNIQUES

KEY

1. Use arm and leg muscles to do the lifting of heavy objects. Bend at the knees and kneel or crouch to pick up the couch from near the floor. Don't bend from the waist. Keep your body in natural balance.

2. Protect the natural spring of the spinal column.
   Keep the natural balance of your body.
   Remember the force of gravity.
   Take advantage of leverage.
   Carry heavy weight close to the body.
   Lift heavy weights with a right angle bend of the elbow.
   Push or grasp heavy weights near the center of the heavier part.
   Use the large strong muscles of the legs to move heavy objects.
   Keep the body in natural balance when you lift.

Student Self-Check

PROPER WORK HEIGHTS AND BODY MECHANICS

KEY

1. The height of the person and the type of task to be done determine the best work heights and positions for tasks.

2. A good work surface height for task to be done standing is a little lower than elbow height. A good work height for tasks to be done sitting is below elbow height and above lap height. The reason for this is that the joint of the elbow provides leverage; at right angles the best force can be exerted.

3. Store frequently used items at the place of first use.
   Place items so they are easy to see, reach, grasp, and replace.
   Determine the limits of your reach.
   Sort the items to be stored according to where they will be used.
   Store unlike items one row deep and one layer deep.
   Stack only items that have the same measurements.
   Make room at the top and sides of items for grasping and replacing them.
   Use the reach and grasp features of items.
   Put heavy items that are often used near the height of the elbow.
   Make use of all 3 dimensions of storage space.

Check-Out Activities

Part 1

Directions: Read the following situations and list one rule to follow for efficient lifting and moving that will prevent strain and fatigue in each situation. You must use at least 5 different rules for the 7 situations.

SITUATION	RULE
1. Moving a pressure saucepan from rear of bottom cabinet to top of range	1. ________ ________ ________
2. Moving a stack of 15 dinner plates from low table to middle shelf of wall cabinet	2. ________ ________ ________
3. Moving a file cabinet 2 feet to the left of its present position	3. ________ ________ ________
4. Lifting a full clothes basket from the floor to top of washing machine	4. ________ ________ ________
5. Moving a stack of books from one counter to another counter	5. ________ ________ ________
6. Moving a lounge chair to another area of the same room	6. ________ ________ ________
7. Lifting a child from his/her crib to a playpen	7. ________ ________ ________

Part 2

Directions: Ask your teacher to show you 2 heavy objects that you are to move or lift. You should both agree that the objects are reasonable ones for you to work with.

Move or lift the objects using correct techniques that will not cause strain or fatigue.

Explain to your teacher the principles that you used.

Part 3

Directions: Choose 2 tasks from the list; one to be done standing and one to be done sitting. Determine the logical work height for you for each task you choose. Measure and record in inches the work heights you chose. Demonstrate to your teacher why you determined this height to be the best. Give your teacher the measurements before you start. Justify your answer with one factor for choosing the particular work height for each task.

TASK	WORK HEIGHTS	FACTOR
1. Write a letter		
2. Mix biscuits		
3. Wash dishes		
4. Cut out a garment		
5. Iron a shirt		

Part 4

Directions: Answer the following questions giving one way to adapt two work heights. The kitchen table is the only space large enough for you to roll out a pie crust. You are tall and have to stoop. How can you adapt the height?

You are very short and find that the kitchen sink is too high for comfort when you have a lot of dishes to wash. How can you adapt the height?

Part 5

Directions: Choose 2 tasks, one to be done sitting and one to be done standing. These may be tasks for which you have already chosen the best work height. Arrange supplies and equipment to do the 2 tasks. Demonstrate to your teacher how this arrangement of supplies and equipment keeps your body in good alignment while doing the tasks. Explain principles involved.

Check-Out Activities

KEY

Part 1

Student should have one rule to follow in moving and lifting in each situation; at least 5 different rules should be given.

RULES	ACCEPTABLE FOR QUESTIONS NO.
1. Use arm and leg muscles to do lifting of heavy objects; protect back muscles.	1, 2, 3, 4, 5, 6, 7
2. Bend knees and kneel to pick up objects from near floor. Don't bend from waist.	1, 2, 4, 7
3. Carry heavy loads close to body. Let weight of object rest on hip for support.	1, 2, 4, 5, 7
4 Twist from waist to change direction of movements.	1, 2, 4, 5, 7
5. To move heavy objects sideways, shift weight from one leg to other.	3, 5, 6
6. Keep feet together when reaching for an object.	1, 2, 4, 5, 7
7. Keep body in natural balance.	1, 2, 4, 5, 6, 7
8. Push or grasp heavy weight near the center of the heaviest part.	1, 3, 5, 6, 7
9. Use principles of leverage.	2, 3, 5, 6

Part 2

Teacher should help student select 2 heavy objects to move or lift. Be sure to consider size and strength of student. Observe as student moves or lifts objects. Actual techniques used must be appropriate. Student should identify and explain principles actually used. The number will vary according to objects moved or lifted. Student should be able to explain how several of the principles were used.

Part 3

The student should choose from the chart one task to be done sitting and one task to be done standing. After the student has determined the correct work heights for the tasks, he/she should give the measurements to the teacher and demonstrate why they are the best work heights for the task. The student should be able to justify the answer with one factor for each task, explaining why he/she selected a particular height. The teacher should consider the student's height and the task to be done in determining acceptability of responses.

A good work surface for tasks to be done standing is a little lower than elbow height. Work heights for tasks to be done sitting should be below elbow height (average 24" -25") and above lap height (average 21" -22"). These averages may not apply in individual cases.

Part 4

1. Raise the work surface such as putting table legs on bricks, using a box on the table, etc.

2. Lower the work surface in relation to the person. Since the sink cannot be easily lowered, a suggestion might be to stand on a box or platform.

Part 5

Student should choose 2 tasks—1 to be done sitting and 1 standing. Arrange equipment and supplies used to do the 2 tasks. The teacher should observe the student demonstrating the tasks. The student must explain principles involved in doing the tasks to the satisfaction of the teacher. Points to check while the student is doing the task include: erect, comfortable posture; 3 major body weights lined up in balance; upper arms vertical and close to sides; arms hang and swing naturally from shoulder joint; equipment arranged for good body alignment; and items within normal reach. Also check adaptations made in relation to height of work surface, such as having things closer to front if surface tends to be a little high.

Evaluator's Final Checklist

BODY MECHANICS

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

		ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1.	Correctly listed 1 rule to follow for easy moving and lifting for each of 7 situations.	( )	( )	( )
	Used at least 5 different rules for the 7 situations.	( )	( )	( )
2.	Listed 2 heavy objects using correct techniques to prevent strain or fatigue.	( )	( )	( )
	Correctly explained principles used in lifting the 2 objects.	( )	( )	( )
3.	Found logical work height for standing task.	( )	( )	( )
	Found logical work height for sitting task.	( )	( )	( )
	Demonstrated why standing height chosen is best.	( )	( )	( )
	Justified answer with 1 factor for each task.	( )	( )	( )
4.	Correctly described 1 way to adapt each of 2 work heights.	( )	( )	( )
5.	Correctly arranged supplies and equipment to do standing and sitting task.	( )	( )	( )
	Demonstrated how arrangement of supplies and equipment keeps body in good alignment while doing tasks.	( )	( )	( )
	Explained principles involved.	( )	( )	( )

Module MFE-29

INCREASING MOTIVATION

CONTENTS OF MODULE

Student Information	Activity
UNDERSTAND THE MEANINGS	1
INTERVIEW QUESTIONS	2
PERSONAL MOTIVATION	5
MOTIVATION AND ENERGY	6
DISCUSSION GUIDE ON MOTIVATION AND WORK	8
Student Self-Check	
MOTIVATION	9
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INCREASING MOTIVATION	11

RECOMMENDED REFERENCES

TOPIC: Motivation and Work 1

Bratton, Esther C. **Home Management Is...**, pp. 200-204.

INCREASING MOTIVATION

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	Student Information	None
2.	Encourage students to work in pairs. Questions should be decided on in class before interviews.	Pencil, paper, questions
3.	Allow class to share information from interviews.	Answers from interview
4.	This is an individual activity. Let students compare observations in class.	Pencil, paper
5.	Student Information	None
6.	Student Information	None
7.	Divide the class into small groups. Let them respond to the statements. Summarize in a large group.	None
8.	In a small or large group, discuss the topics listed. Summarize to the entire class.	None
9.	Student Self-Check	Paper and pencil Student Self-Check Key
10.	Have students divide into committees to complete this activity. Encourage large group cooperation.	Paper, pencil, rulers, cloth, paint, advertising for examples, rope
11.	Instructions for the Check-Out Activities are included in this manual. Use the Evaluator's Final Checklist to check out each student.	Evaluator's Final Checklist

EXTENDED LEARNINGS

Encourage the student to:

-- Participate in a mock auction of people to perform certain tasks such as washing dishes, dusting, etc. After the auction, determine why people are willing to pay more for some chores than for others.

Student Self-Check

MOTIVATION

KEY

1. Boredom
   Job takes too long
   No rewards received
   No positive attitude about your job or task
   You are not gaining any learning from your job or task

2. Positive feelings
   Relaxation
   Rewards received
   Encouragement from others around you
   Skills or abilities gained from the tasks or jobs
   Self-satisfaction
   Positive surroundings

3. Low motivation: Boredom
   Job takes too long
   No rewards received
   No positive attitude about your job or task
   You are not gaining any learning from your job or task
   Doing the job or task slowly
   Not completing a job or task
   Complaining about the job or task

   Lack of energy: Feeling too tired to do any type of task, even jobs or task you enjoy doing.

Check-Out Activities

Part 1

Directions: Below is a list of motivation techniques. Tell what each technique means and how the techniques relate to work tasks or jobs.

1. Goals
2. Attitudes
3. Time
4. Energy
5. Environment
6. Skill
7. Performance
8. Attitudes of others
9. Relaxation
10. Rewards

Part 2

Directions: Choose 3 of the following tasks or activities which you dislike. Give an example of a means to motivate you to finish each. Tell what type of motivation technique each example is.

1. Make bed
2. Brush teeth
3. Wash dishes
4. Remove garbage
5. Exercise
6. Clean bathroom
7. Hang clothes up
8. Dust furniture
9. Wash hair
10. Shine shoes
11. Shop for groceries
12. Homework

Circle number of the task chosen and list below. Complete the chart.

TASK NUMBER	WAY TO MOTIVATE ME	TYPE OF MOTIVATION TECHNIQUE

Check-Out Activity

KEY

Part 1

1. Goals--Set short-term goals that lead to long-term goals. Gives a sense of accomplishment as you finish each step.
2. Attitude--Develop positive attitudes about the task to be done. It can help give you energy.
3. Time--Choose a time for doing the task that is convenient and when you are most likely to be in the mood to do it.
4. Energy--Save energy for other uses by tackling important tasks early in the day or at times when you are at your best. Alternate tiring activities with relaxed activities.
5. Environment--Try to make your surroundings pleasant for doing tasks or choose a pleasant place to work.
6. Skill--Learn better or more efficient ways of doing your work.
7. Performance--Take pride in doing the task as well as you are able to do it.
8. Attitudes of others--The task you do can make other people in your family happy and in a good mood.
9. Relaxation--After you complete the task you can relax with a feeling of "Well done," or you may feel more like doing jobs when you are relaxed.
10. Rewards--Promise yourself a little treat of some sort after accomplishing a set amount of work.

Part 2

Column 1 -- Task -- Any 3 of the 12 tasks may be listed.

Column 2 -- Way to motivate -- A variety of answers can be accepted.

Column 3 -- Type of motivation technique -- Any of the following may be listed: goals, attitudes, time, energy, environment, skill, performance, attitudes of others, relaxation, or rewards. These may be used more than once. Definition or description may be given in place of terms.

Note: In grading this sheet, the major thing to check is that answers reading across chart are consistent. You may find it easier to check Column 3 and then check that the answer in Column 2 is actually an example of the technique listed.

Evaluator's Final Checklist

INCREASING MOTIVATION

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

		ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1.	Correctly identified the motivation techniques.	( )	( )	( )
	Correctly explained how each motivation technique relates to work tasks or jobs.	( )	( )	( )
2.	Identified tasks which lower student's level of motivation.	( )	( )	( )
	Described appropriate ways to increase student's level of motivation while doing jobs or tasks.	( )	( )	( )

USING WORK CURVES

CONTENTS OF MODULE

Student Information — Activity

THE WORK CURVE MINI FLIP CHART 1
DISCUSSION GUIDE ON THE WORK CURVE 3
THE CASE OF THE FRENZIED HOMEMAKER 6

Student Self-Check

THE WORK CURVE 4

Evaluator's Final Checklist

USING WORK CURVES 9

RECOMMENDED REFERENCES

TOPIC: Management Time 1

Barclay, Brinkley, Champion and Funderburk. **Teen Guide to Homemaking**, 4th ed., pp. 214-218.

USING WORK CURVES

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	Flip chart can be cut apart and placed between cardboard covers. Hold the chart together with rings.	None
2.	None	SUGGESTED REFERENCE Barclay, Brinkley, Champion and Funderburk. **Teen Guide to Homemaking**, 4th ed., pp. 214-218.
3.	Have students discuss questions in small or large group.	None
4.	Student Self-Check	Paper and pencil Student Self-Check Key
5.	Students may need help with this activity.	Paper and pencil
6.	This activity can be done individually, in small groups, or in large groups.	Paper and pencil
7.	None	Paper and pencil
8.	Draw work curves on same group to compare.	Paper and pencil
9.	Instructions for the Check-Out Activities are provided in this manual. Use the Evaluator's Final Checklist to check out each student.	Evaluator's Final Checklist

EXTENDED LEARNINGS

Encourage the student to:

-- Interview several people who are responsible for scheduling the workday for employees. How do they schedule time to get the greatest output?

Student Self-Check

THE WORK CURVE

KEY

1. A natural work curve is a curve drawn on a chart to show the times of day when a person is most alert and produces the most work. A work curve is one that the person follows during the day that may not be natural because the person must do certain tasks at certain times during the day whether that person is alert or not.

2. Output is the amount of work a person is putting out and is usually highest when a person is most alert. It is plotted high on the work curve except when fatigued or on a break. Fatigue is a condition of the body when a person is sluggish and tired. This is usually plotted low on the work curve.

3. You are a morning person if your output is highest during the morning hours and lower at other times during the day. You are a night person if your peak of alertness is during the evening hours and lower at other times during the day.

4. You should plan a work curve to best utilize your peak output to do your best work efficiently.

5. This will be different for each person. Review your routine with your instructor.

Check-Out Activities

Part I

Directions: Read the following case study and plot Jan's natural work curve. Assume that this is a typical day. Use the chart on the following page.

Jan is wide awake the minute her feet hit the floor. She whips through fixing breakfast in practically no time. After David and the children have their breakfast and are off to work and to school, Jan lingers a few minutes over a second cup of coffee. She thinks of all the things she wants to do today and leaps up, clears the table, and does the dishes.

She starts the laundry and then moves to the den. She has been trying to get one room cleaned thoroughly each day. She works at high speed for a couple of hours. At 10:00 a.m. she takes a short break while she reads the mail and scans the paper. She is back to work in 10 minutes, though, and has the den in good shape by 11:30. She has also managed to finish 2 loads of laundry.

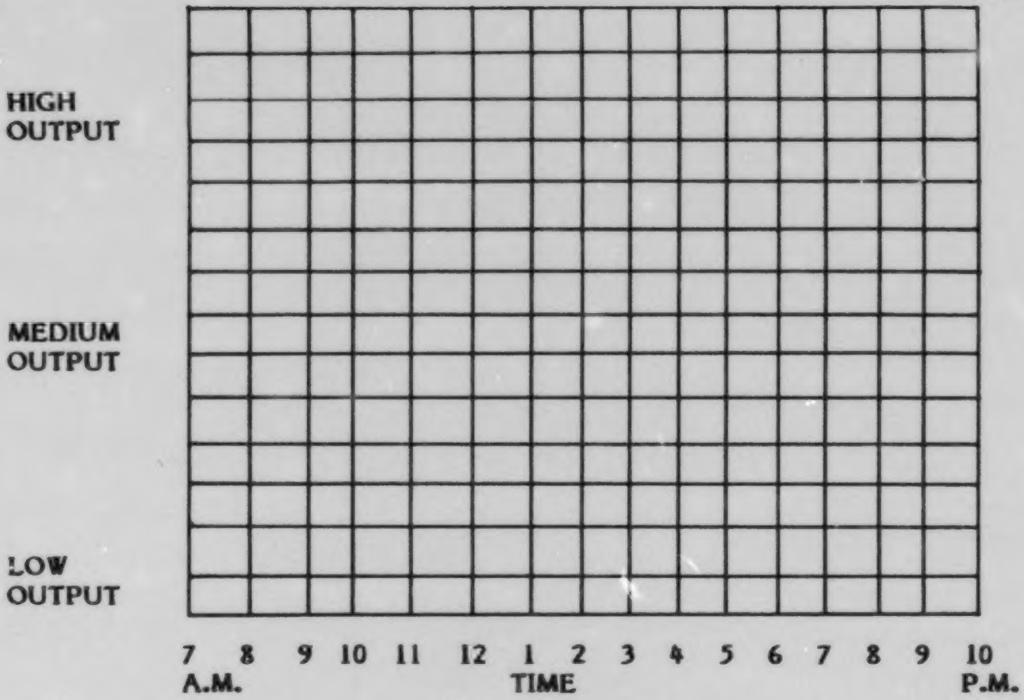
At 11:30 she decides to straighten the living room a little. It's not dirty, just messy. This doesn't take long. She then fixes a quick lunch which she eats in the kitchen. At 12:30 she goes to the den and watches TV for half an hour. At 1:00 she tours the rest of the house, picking up as she goes. She makes the beds and does touch-up cleaning in the bathroom. By 2:00 she is getting a little tired so she does mending for an hour. This lets her sit as she works.

At 3:00 she goes to the kitchen and starts dinner. She likes to have a menu she can do quite a bit ahead of time as things get hectic when the kids come home. She works at a little slower pace now but has a meatloaf, potatoes and cherry cobbler in the oven by the time the children get home at 3:45.

She stops and talks with the children until about 4:30. They have a snack and Jan has a raw carrot. She jumps up and down a couple of times to check dinner or find something for the children, but mainly just relaxes.

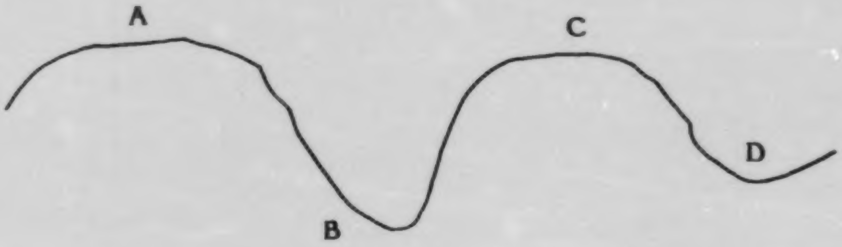
At 4:30 Jan asks the children to help finish dinner. She could do it quicker herself but figures they should be learning to do things. David gets home at 5:00 and they are ready to eat by 5:15. Since Jan spreads fixing dinner over a longer period, she gets things pretty well cleared up as she goes. She and David sit at the table until 6:30 but the childern leave to go play after only an hour. David helps with the dishes and the kitchen is in good shape by 7:00.

Jan spends from 7:00 until 8:00 seeing that the children get their homework done and doing odd jobs that don't take much effort. At 8:00 she runs completely out of steam and flops on the couch in the den. She reminds the children to get their baths about 8:30 but justs rests on the couch meanwhile. At 9:00 she checks that they have their things laid out for next day and are really ready for bed. She then takes her bath and reads for a few minutes. She is sound asleep by 10:00 p.m.



Part 2

Directions: Study the following diagram of a work curve. The letters on the diagram show times at which a person might get tired. Write a 1 by the letter showing where recovery from fatigue would be quickest, 2 by the letter where it would be next quickest, and on through 3 and 4, with 4 showing the slowest rate of recovery.



Part 3

Directions: Read the following case study and examine the schedule below. Chart Sam's work curve on the graph.

Sam works as dispatcher for the local police department. At the present time he is on the 3 to 11 p.m. shift. When he gets home at about 11:20 p.m. he goes right to bed. As usual, tonight he is tired but keyed up. Sam tosses and turns for some time and cannot seem to fall asleep. Some of the things that happened at work keep running through his mind. Finally, about 2:00 a.m. he drops off to sleep.

Sam's alarm wakes him at 8:00 a.m., the usual time. He is still tired and stays in bed until 9:00 but cannot go back to sleep. He keeps thinking about the things he needs to do today.

He finally gets up about 9:00 a.m. and puts the coffee on. He is one of those people who can't seem to get started in the morning until he has the first cup of coffee. He sits at the table gazing out the window until the coffee has perked. He has a cup of coffee and gets the morning paper from the porch, fixes breakfast, and eats while reading the paper. Now it's 10:30 a.m. and Sam is ready to start work!

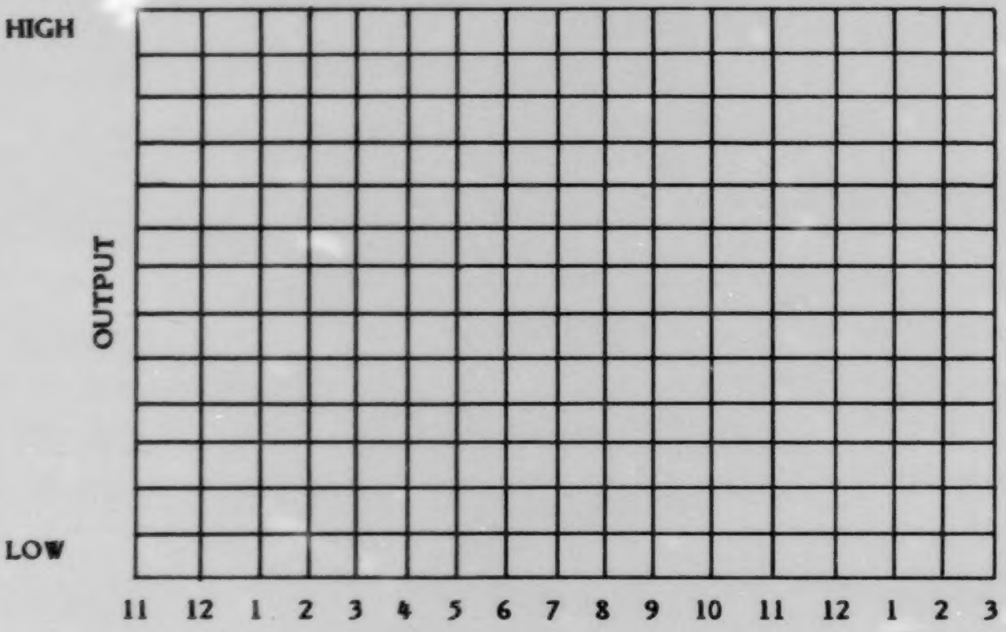
First he washes the breakfast dishes and sweeps the kitchen floor. Sam then makes his bed, dusts, vacuums, cleans the bathroom, and does his laundry. He immediately dashes off to the grocery store and to the cleaners to pick up his cleaning. Traffic is heavier than usual and he gets delayed by a funeral procession. The trip to the store takes more time than he had planned.

When he gets home, Sam puts the groceries away and collapses on the couch. It isn't long until Sam falls asleep. When he wakes up, it is 2:00 p.m. He still has to eat, pack a sandwich, shower, wash his hair, and dress before he leaves for work at 2:30 p.m. Getting all that done in a half hour will rush Sam.

Plot the work curve on the following chart. Use the schedule shown.

SAM'S SCHEDULE

11:20 p.m.	Gets home from work
11:30 p.m.	Goes to bed
2:00 a.m.	Sleeps
8:00 a.m.	Alarm but stays in bed
9:00 a.m.	Puts coffee on
9:15 a.m.	Drinks cup of coffee
9:30 a.m.	Gets paper, prepares/eats breakfast, reads paper
10:30 a.m.	Cleans kitchen, makes bed, dust, vacuums, cleans bathroom, does laundry
1:00 p.m.	Goes to grocery and cleaners
1:30 p.m.	Collapses on couch, sleeps
2:00 p.m.	Eats, packs sandwich, showers, dresses
2:30 p.m.	Leaves for work



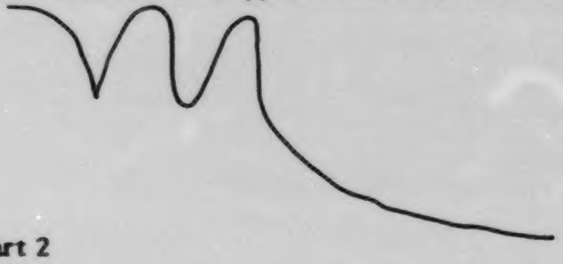
On another sheet of paper make a new schedule for Sam which takes advantage of his natural work curve and increases output. Make a chart and plot the new work curve.

Check-Out Activities

KEY

Part 1

Curve should follow approximate form shown but may vary as to degree of slope.

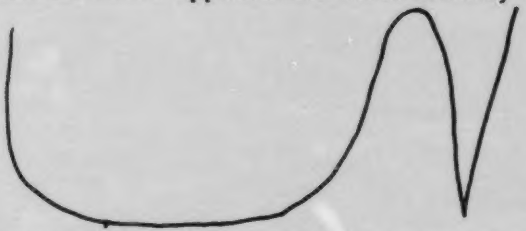


Part 2

A. 1
B. 4
C. 2
D. 3

Part 3

Curve should follow approximate form but may vary as to degree of slope.



New schedule and work curve for Sam

11:20 p.m.	Gets home from work
11:30 p.m.	Do laundry, dust, vacuum, clean bathroom
1:30 a.m.	Go to bed
9:30 a.m.	Get up, fix breakfast
10-11:00 a.m.	Eat, read paper, clean kitchen
11:00 a.m.	Make bed, dress
11:30 a.m.	Go to grocery and cleaners
12:00 noon	Put groceries away
12:15 p.m.	Time for extra projects
1:15 p.m.	Prepare lunch and pack sandwich, eat
2:00 p.m.	Clean kitchen, get ready for work
2:30 p.m.	Leave for work

Sketch of work curve is not shown because exact schedule student makes is likely to vary. Check new schedule and work curve for following items.

1. Have Sam do some chores when he gets home at 11:20. He is a night owl and not ready for sleep. Student might also have him shop for groceries on way home.
2. Let him sleep later next morning.
3. Sam shouldn't need a nap before going to work if his bedtime and wake up time are more suited to his natural work curve.

Evaluator's Final Checklist

USING WORK CURVES

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Accurately plotted the natural work curve on a chart from case study.	( )	( )	( )
2. Correctly ranked the rates of recovery from fatigue from the diagram.	( )	( )	( )
3. Revised a given schedule and plotted a new work curve correctly that takes advantage of the natural work curve and increases output.	( )	( )	( )

DEVELOPING AND COORDINATING ROUTINES

CONTENTS OF MODULE

Student Information	Activity
IT'S ROUTINE	1
DISCUSSION GUIDE ON ROUTINES	6
COLLISION COURSE	8
Student Self-Check	
ROUTINES: DEFINITION AND PURPOSE	5
Evaluator's Final Checklist	
DEVELOPING AND COORDINATING ROUTINES	11

RECOMMENDED REFERENCES

TOPIC: Developing and Coordinating Routines 1

Barclay, Brinkley, Champion and Funderburk. **Teen Guide to Homemaking,** 4th ed., pp. 175-188.

Bratton, Esther C. **Home Management Is...,** p. 201.

Paolucci, Faiola and Thompson. **Person Perspectives,** 2nd ed., p. 81.

DEVELOPING AND COORDINATING ROUTINES

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	Student Information	None
2.	May supplement own words with dictionary definition.	Paper and pencil
3.	Have students work in large or small group.	Paper and pencil
4.	None	SUGGESTED REFERENCE Brinkley and Chamberlain. **Teen Guide to Homemaking,** pp. 175-188. Substitute another reference if needed.
5.	Student Self-Check	Paper and pencil Student Self-Check Key
6.	Have student discuss questions in large or small groups.	Paper and pencil or chalkboard
7.	May be done as a small group activity.	Paper and pencil if done as a written activtiy
8.	Student Information	None
9.	Have students work in pairs.	Paper and pencil or chalkboard
10.	Have each student work by him/herself to develop routines, and then use a partner to tell why it may or may not work.	Pencil and paper
11.	Instructions for the Check-Out Activities are provided in this manual. Use the Evaluator's Final Checklist to check out each student.	Evaluator's Final Checklist

EXTENDED LEARNINGS

Encourage the student to:

-- Develop and coordinate routines for his/her own family for a typical week day. The student could write this information down and share it in class.

-- Arrange for someone from business to discuss with the class how they coordinate routines.

-- Have a class rap session on how routines can simplify living vs. make more work.

Student Self-Check

ROUTINES: DEFINITION AND PURPOSE

KEY

1. A routine is a step-by-step procedure or pattern that you do the same way every time you do it.

2. Tasks are the general goals that we wish to achieve and routines are the step-by-step actions we take to achieve our goals or tasks.

3. Routines or schedules must be planned in order for us to achieve our tasks within the available time. We must be able to foresee conflicts between our schedules and the schedules of persons we live with, go to school with, or work with, and be able to rearrange our own routine if necessary.

4. It is important to coordinate routines whenever the time period is very limited and when these routines are to be carried out in the same place by more than one person.

Check-Out Activities

Part 1

Directions: Read the following situation. List 10 tasks or activities where routines could be developed to help the particular family.

The Berry family is casual and light-hearted, but they all agree that they are rather haphazard. This didn't matter too much in the past but now Mrs. Berry has gone to work full time and 16-year-old Paul has gotten quite busy with high school activities. Karen, 14, is also in high school and is getting involved in club work. Mr. Berry has been elected chairman of the town beautification project, so he has several meetings each week after he gets home from work.

With everyone's busy schedule, things have gotten out of hand. The children are starting to dash off to school without breakfast and the garbage is piling up because they always miss getting it out for the weekly pick-up service. The laundry situation is a mess and someone is always having to wash something to wear that day.

Mrs. Berry was late to work twice last week because she couldn't get in the bathroom and Mr. Berry ran out of gas on the way to work. He was late because he had to stop and sew a button on his yellow shirt.

Paul's grades are sliding because he can't seem to get to his studies with the household in such confusion--not that he helps the situation much when he starts searching for something he lost.

Karen is supposed to take on certain household duties and start dinner since her mother started work. It seems every day she has to stop and run to the store for something they need before she gets dinner finished.

The final straw was when Mr Berry's boss dropped in unexpectedly with a report he forgot to take home. The living room was a total mess without even a place to sit without clearing off a chair. The family tends to be casual, but this was just too much. They decided that they will have to develop some routines to help them out.

Part 2

Directions: Two of the task routines needed by the Berry family are preparing breakfast and eating and getting ready for work or school. These need to be done at the same time. Review the case study and develop routines for the 2 tasks. Describe the routines below. Be sure to include what is to be done step-by-step, when, by whom, and where.

PREPARING BREAKFAST AND EATING	GETTING READY FOR WORK/SCHOOL

Part 3

Briefly describe how the routines developed in Part 2 coordinate.

Check-Out Activities

KEY

Part 1

1. Preparing and eating breakfast
2. Taking out garbage at right time
3. Doing laundry
4. Getting ready--sharing bathroom
5. Clothing repairs
6. Servicing car
7. Homework
8. Putting things away
9. Grocery shopping
10. General housekeeping (or keeping living room straight)

Part 2

PREPARING BREAKFAST AND EATING		GETTING READY FOR WORK/SCHOOL
6:15	Parents get up; mother goes to kitchen to start coffee and bacon.	Father goes to bathroom to shave; returns to room to dress.
6:30	Children get up, go to kitchen. Karen sets table and butters bread for toast; mother fixes eggs.	Paul has bathroom to start getting ready; returns to room to finish dressing.
6:35	Karen pours beverages and makes toast. Mother takes rest of food to table.	
6:40	Everyone eats.	
7:00	Paul clears table. Father washes dishes and Paul puts things away. Karen fixes lunches.	Mother gets use of bathroom; returns to room to dress.
7:15		Karen gets use of bathroom; returns to room to dress.

Times may vary, but check to see that everyone has opportunity to be in the bathroom but probably cannot dress there. Assumption is that at least part of family bathed previous night. People doing more about breakfat should have bathroom after breakfast and clean-up crew should have bathroom first. Eating breakfast can also be staggered.

Part 3

No set answers for coordination of routines, but description should indicate awareness of time and place constraints.

Do not accept responses unless routines would be workable and are described in enough detail. Student may set own times for things happening, but it should be within a reasonable time frame. Since all family members must go somewhere, activities should be assigned to all to avoid having one person get up much earlier.

Evaluator's Final Checklist

DEVELOPING AND COORDINATING ROUTINES

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Accurately listed 10 tasks or activities where routines could be developed to help the family in the situation.	( )	( )	( )
2. Developed appropriate plans for 2 of the routines from Number 1 that are carried out at the same time. Included a descriptive step-by-step procedure of what is done, when, where and by whom. Stated how the activities are coordinated.	( )	( )	( )

SHARING THE RESPONSIBILITIES OF WORK

CONTENTS OF MODULE

Student Information	Activity
CONTRIBUTIONS OF FAMILY MEMBERS TO WORK	1
JERRY	3
DIVIDING THE WORK	4
FAMILY HOUSEKEEPING RECORD	5
HOW WORK?	7
MINUTE DRAMAS	8
Student Self-Check	
DIVIDING THE WORK	6
Evaluator's Final Checklist	
SHARING THE RESPONSIBILITIES OF WORK	13

RECOMMENDED REFERENCES

TOPIC: Sharing the Responsibilities of Work	1

Bratton, Esther C. **Home Management Is...**, pp. 118-119.

McGinley, Helen. **People Caring, Deciding, Growing**, pp. 102-108.

SHARING THE RESPONSIBILITIES OF WORK

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	Student Information	None
2.	Be prepared to offer suggestions about Mark's situation.	None
3.	Student Information	Paper, pencil Key is at end of Student Information.
4.	Have students discuss topic in large or small group.	Paper, pencil
5.	This project is a three-day assignment.	Paper, pencil
6.	Student Self-Check	Paper and pencil Student Self-Check Key
7.	Can discuss answers in large or small groups.	Pencil, paper
8.	Teacher may demonstrate an example.	None
9.	None	Bulletin board materials
10.	Could be done in front of class. Teacher could demonstrate the right method.	None
11.	Share results in class.	Paper, pencil
12.	Be ready with suggestions for giving directions.	None
13.	Instructions for the Check-Out Activities are provided in this manual. Use Evlauator's Final Checklist to check out each student.	Evaluator's Final Checklist

EXTENDED LEARNINGS

Encourage the student to:

- Organize a car wash, quilting bee, or other activity in which joint work is involved.
- Make a collage showing different families performing various household tasks.

Student Self-Check

DIVIDING THE WORK

KEY

Only 1 person should be listed for each task. The student should have at least 12 of the 16 tasks assigned to a person in the case study and the number of tasks assigned to each person must fall within specified range for at least 5 of 6 persons. The tasks should be assigned according to ability, time, and interest, not according to traditional male/female roles.

PERSON TO PERFORM TASKS (ABBREVIATIONS USED)

1. M (mother) F
2. M, N, S, B
3. M, S
4. M, N, S, B, G, F
5. G, M, N
6. M, N, S, G, B
7. M, N, S, B
8. M, N, B, F
9. F, B, N
10. M, N, F, B
11. F, B, N, M
12. F, M, N, S, B
13. G, M, N
14. M, N, F
15. M, N, F
16. M, N, G

DISTRIBUTION OF TASKS

(M) Mother	5-6
(F) Father	4-5
(G) Grandmother	2-4
(N) Nancy	4-5
(S) Sue	2-4
(B) Bob	3-4

Check-Out Activities

Part 1

Directions: Determine to the nearest 1/2 hour the total work load for each family member. Include work at home, school, and paid employmen . Write a statement telling 3 ways work is not evenly divided.

Family:
Mother--employed 8 hours
Father--employed 8 hours
Teenage daughter--school 8 hours
Teenage son--school 8 hours

TIME	ACTIVITY	PERSON
7:15 a.m.	Breakfast preparation, pack lunches	Daughter, mother
7:30	Eat breakfast	Mother, daughter father, son
7:45 - 8:00	Rinse, stack dishes	Mother
8:00	Leave for work and school	Mother, daughter, son father
4:15 p.m.	Arrive home	Mother, daughter, son
4:30 - 5:00	Cook dinner Set table	Mother Daughter
5:00	Eat dinner	Entire family
5:30 - 6:30	Wash dishes (including breakfast)	Mother, daughter
6:30 - 7:30	Homework	Daughter, son
7:00 - 8:30	Washing, drying, folding clothes; mopping and waxing kitchen and bathroom	Mother
7:00 - 8:30	Watch TV	Father, son, daughter
8:30 - 9:00	Homework Mending, pressing	Daughter, son Mother
9:00 - 10:00	Bathe, get ready for bed	Entire family
10:00 p.m.	In bed	Entire family

Part 2

Directions: Your teacher will select 2 other students to work jointly with you on one of the following projects:

1. Prepare a quick breakfast.
2. Clean out a cabinet
3. Prepare FHA refreshments.
4. Make a scrapbook.
5. Sew or repair something for the department.

Carry out the activity jointly with no particular person taking the leadership role. You will be scored by the following rating sheet.

WORKING JOINTLY CHECKLIST	YES (3)	SOMETIMES (2)	NO (1)
1. Was the student patient and tactful doing joint work with assigned partners?			
2. When working jointly did the student do his/her share without prodding?			
3. Did the student listen when someone was trying to get him/her to do something different when doing joint work?			
4. Did the students seem to be working toward the same goal?			

List 3 reasons for the success or failure of the project.

1. ______________________________

2. ______________________________

3. ______________________________

Part 3

Directions: Choose one of the following situations and write a note telling what is to be done. Directions should be clear enough so the task can be completed.

1. Write a note to the dry cleaners about some special attention needed for a garment.
2. Write a note to a student in the next period class telling what needs to be done to something you left in the oven baking.

Part 4

Directions: Choose one of the following situations to role play. You are to describe what you want done and the standards you expect. Your teacher will select a person to take part in the role play situation. Be sure to describe to the person how he/she will know when the task is done well enough. Remember, you are to communicate standards, not just directions.

1. Tell someone how you want your room cleaned up. He/she will have 2 hours to work.
2. Describe to someone how you want a garment altered. Appearance is more important to you than price.
3. Tell someone how you want the table set for dinner. Your date is eating with the family.
4. Tell someone how you want the grass cut. You are willing to pay $5.00 for the job.
5. Tell someone how you want the garage cleaned. He/she can work all day.

Part 5

Directions: Read the skit below. List 6 times when someone failed to communicate plans to another person that they involved.

It's Saturday morning. Mr. and Mrs. White and their children, 18-year-old Jack and 16-year-old Melinda, are eating breakfast.

Mr. White: I am going to take the car down to Harry's garage this afternoon and get it tuned up. I've noticed that it has been missing quite a bit lately.

Melinda: Jack, I'm having that history exam Monday that you helped me study for. Do you think you could help me some more this afternoon?

Jack: I don't know, Melinda, I'm going to wash and wax the car this afternoon. I've got a date with that new girl in school tonight.

Melinda: Oh, I just remembered. I promished Diane that I'd drive to town today so we could go shopping for formals for the spring dance. Don asked me to got the the dance with him yesterday. I'm so excited. What are you doing this afternoon, Mom?

Mrs. White: Well, I thought I'd go to the laundromat, grocery store, and the piece goods store to buy material for curtains for the bathroom.

Jack: Mom, do you think you could wash my new jeans? I want to wear them tonight. Oh, yeah, my blue shirt needs a button sewn on when you get time.

THE TELEPHONE RINGS.

Mr. White's Mother: Hello Son. I hope you don't mind, but I volunteered you to speak to my Senior Citizens meeting next Wednesday night.
Mrs. White: Who is it, dear?
Mr. White: It's Mother. She want me to speak to her Senior Citizens group next Wednesday night.
Mrs. White: Oh, no! I've promised Sue and Jack that we'd play bridge with them that night.
Melinda: Mom, Dad, I'll be back around 12:00. I'm going next door to babysit for Mrs. Johnson. See you later.

Check-Out Activity

KEY

Part 1

Answers for work loads for each person must be within 1/2 hour of the times listed. This range does not include eating or watching TV.
Mother--11 1/2 hours
Father--8 hours
Daughter--10 3/4 hours
Son--9 1/2 hours

Work is not evenly divided for these 3 reasons: 1) mother does more work, 2) father does not work around the house, and 3) daughter does more work than the son.

Part 2

Student carries out a task working jointly with 2 other students. Teacher should specify the task and students to work together but may consider student preference of task. Try to avoid pairing students who are best friends in order to provide greater challenge. Score student using checksheet.

Three or more reasons for success or failure of the project are 1) cooperation in planning, 2) everyone doing fair share, 3) working out problems as they came up, and 4) good communication, etc. If project was failure, reasons are more likely to be related to lack of skill or external circumstances if students all met standard for part above.

Part 3

Students must write note giving clear directions for one of the 2 situations given. The directions should be specific about what is to be done, and should be legible and clearly worded. The person to whom it is addressed should be able to follow the directions to do the job.

Part 4

Students chooses one out of 5 role-playing situations. The teacher should select the other person to help. Check the following: student assumed assigned role, explained what is to be done, and emphasized standards to be met.

Model answers -- No 2. I want the hem let down 1 inch but I don't want the line to show where it was let out. Use facing so that it still has a wide enough hem to look nice. (Standard is that hem line doesn't show and hem is wide enough to look nice.)

Part 5

Six times when plans were not communicated to person they involved:

1. Mr. White: Going to take car to Harry's garage that afternoon
2. Jack: Wash and wax car
3. Melinda: Going to drive to town with Diane to shop for formals
4. Mrs. White: Going to laundromat, grocery store, and piece good store
5. Mr. White's Mother: Volunteered Mr. White to speak at her Senior Citizens group
6. Mrs White: Didn't tell Mr. White that she had made plans to play bridge with Sue and Jack Wednesday night.

Note: Other plans are included as distractors. These should be accepted since they did not involve the other person.

Evaluator's Final Checklist

SHARING THE RESPONSIBILITIES OF WORK

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

		ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1.	Determined correctly the total work load for each family member.	( )	( )	( )
	Correctly listed 3 ways work is not evenly divided.	( )	( )	( )
2.	Divided tasks according to abilities, time, and interests of family members in Activity 8.	( )	( )	( )
3.	Completed activity with 2 other students.	( )	( )	( )
4.	Wrote a note giving clear directions for a task to be accomplished.	( )	( )	( )
5.	Gave clear oral directions in role-play situation.	( )	( )	( )
	Described standards expected in directions.	( )	( )	( )
6.	Correctly listed 6 times when someone failed to communicate plans to another person.	( )	( )	( )

MANAGEMENT KNOW HOW

CONTENTS OF MODULE

Student Information	Activity
SKILLS AND ABILITIES NEEDED FOR MANAGEMENT	1
CASE STUDY: MOVING ON	2
Student Self-Check	
CASE STUDY	3
Evaluator's Final Checklist	
MANAGEMENT KNOW HOW	6

RECOMMENDED REFERENCES

TOPIC: Learning to Manage 1

Bratton, Esther C. **Home Management Is...**, pp. 89-102.

McGinley, Helen. **People Caring, Deciding, Growing**, pp. 151-173, 118-121.

Paolucci, Faiola and Thompson. **Personal Perspectives**, pp. 44-84.

Ryder, Verde[illegible]. **Contemporary Living**, pp. 70-82.

MANAGEMENT KNOW HOW

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	Student Information	None
2.	Student Information	None
3.	Student Self-Check	Paper and pencil Student Self-Check Key
4.	None	Paper, pencil, questions
5.	Students could share information in large or small groups; get pictures and put on bulletin board; give management awards to the people.	Paper, pencil
6.	Instructions for the Check-Out Activities are provided in this manual. Use the Evaluator's Final Checklist to check out each student.	Evaluator's Final Checklist

EXTENDED LEARNINGS

Encourage the student to:

-- Develop a skit showing families with good managerial skills and families with poor managerial skills. Perform skit at FHA/HERO meeting, school TV, or over a local radio station.

Student Self-Check

CASE STUDY

KEY

1. Planning--Couldn't decide what to wear.
2. Implementing--Didn't set clock; didn't iron skirt and blouse the night before.
3. Facilitating--Didn't use the alarm clock even though it was available.
4. Decision making--Couldn't decide what to wear.
5. Resources--Did not have green thread on hand.

Check-Out Activity

Part 1

Directions: Read the following case study. Tell of 3 instances when the person in the case study showed a lack of management. Give both the management skills lacking and the example.

Diane is going to the dance. She is quite excited that Harry asked her since he is the most popular boy in school. She can't decide what to wear. She is having trouble deciding because she can't seem to get her mind off Harry and the dance.

Finally Diane decides to wear her yellow gown. Harry hasn't seen that. She is going to wait to iron it until right before the dance so it won't wrinkle. After she gets home from school she decides to lie down and rest. She does not set the clock. She is sure she will wake up in a few minutes.

At 7:30 she hears her Mother calling, "Diane, aren't you going to the dance? You're a half-hour late already. You'll never get ready on time. Why didn't you set the clock if you were going to sleep?"

"Oh no!" cried Diane. "I can't have overslept. What am I giong to do now--I was planning to iron the dress this evening."

"Well, I can't help you. I have to go to work now. But you have a good time when you do get there," said her Mother as she went out the door.

MANAGEMENT SKILLS LACKING **EXAMPLE**

1. ____

2. ____

3. ____

Part 2

Conduct a survey to find out what experiences people have had in which:

1. Not being able to do something they know how to do was very important, or
2. Not being able to do something had serious results.

Try to interview people not interviewed by classmates. Work by yourself.

Part 3

Use the form below to describe 3 situations from your survey in which the ability to do something was of major importance. Examples may include situations when a person did not know how to do something.

SITUATION	WHAT THE PERSON NEEDED TO KNOW	WHY IT WAS IMPORTANT TO KNOW
1		
2		
3		

Check-Out Activities

KEY

Part 1

1. Planning--Couldn't decide what to wear,
2. Implementing--Didn't set clock, didn't iron gown before last minute.
3. Facilitating--Didn't use clock even though it was available.
4. Decison making--Couldn't decide what to wear.

Part 2

There is no need to check the survey unless you need to verify that the student did the work.

Part 3

(3 situations from survey) Check the chart for consistency and completeness. Examples should be of major importance. Interview student if information is too sketchy to determine correctness. All parts of the chart must be complete and correct.

Evaluator's Final Checklist

MANAGEMENT KNOW HOW

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Identified correctly 3 skills and examples of a lack of management skills from case study.	( )	( )	( )
2. Correctly completed survey.	( )	( )	( )
3. Correctly described 3 situations in which knowing how to do something was very important.	( )	( )	( )

SUPERVISING OTHERS

CONTENTS OF MODULE

Student Information	Activity
THREE STEPS TO TEACHING TASKS	1
BEING CONSISTENT IN SUPERVISION	9
BEING OBJECTIVE IN SUPERVISION	12
Student Self-Check	
SUPERVISING OTHERS	13
Evaluator's Final Checklist	
SUPERVISING OTHERS	17
RECOMMENDED REFERENCES	
TOPIC: Supervising Others	1

Bratton, Esther C. **Home Management Is...**, pp. 89-102.

McGinley, Helen. **People Caring, Deciding, Growing,** pp. 151-173.

Paolucci, Faiola and Thompson. **Personal Perspectives,** pp. 44-83.

Ryder, Verdene. **Contemporary Living,** pp. 70-82.

SUPERVISING OTHERS

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	Student Information	Paper and pencil
2.	A teacher demonstration may be helpful.	None
3.	Could be classmates, friends, or other people. Student may want to have a checklist or rating scale for the activity.	None
4.	This could be a class activity with counselor speaking to whole class.	None
5.	May want to get students started with examples.	Box, paper, pencil, pen or typewriter
6.	Questions from the question box.	None
7.	Make arrangements for class to do this activity as a whole or in small groups.	Chart, pencil
8.	Help students plan interview questions.	Paper, pencil, or tape recorder
9.	Student Information	None
10.	May arrange to have some small children brought to class.	None
11.	May do individually or in small groups.	Paper and pencil Dictionary
12.	Student Information	None
13.	Student Self-Check	Paper and pencil Student Self-Check
14.	May be done jointly with a foods or clothing class.	Rating scale, pencil, product
15.	A written checklist would encourage objectivity.	None
16.	This activity can be done in groups of 3 with one student acting as the observer.	None

SUPERVISING OTHERS

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
17.	Instructions for the Check-Out Activity are provided in this manual. Use the Evaluator's Final Checklist to check out each student.	Evaluator's Final Checklist

EXTENDED LEARNINGS

Encourage the student to:

- Invite students from other FHA chapters to your school. Teach them crafts to use as money-making projects and/or teach them how to conduct an FHA meeting.
- Develop a poster showing the qualities needed for objective and consistent supervision. Display poster in home economics room or another location in your school.

Student Self-Check

SUPERVISING OTHERS

KEY

1. a. Show and tell how and what to do.
   b. Allow for practice.
   c. Give feedback on progress--tell person how he/she is doing.

2. a. Knows what he/she wants done and then lets workers know what is expected.
   b. Holds to the standards that are set rather than saying, "Oh, that will do," when the work does not measure up to what was planned.
   c. Tells or shows different workers how to do a job the same way. It is confusing if different people try to work together when they are each trying to do the job a different way.
   d. Helps workers hold to the production and time schedule.
   e. Avoids changing the rules and regulations too often.
   f. Avoids changing the standard that is expected after the job begins when possible.
   g. Helps workers see the purpose if plans are adjusted during the work.
   h. Helps workers see the purpose if instructions for work procedures are changed.

3. a. Keeps his/her temper and does not show anger or impatience when things don't work out.
   b. Focuses on the job being done rather than on the worker.
   c. Is realistic about what to expect can be done and takes into account things that go wrong over which workers have no control. There is no use getting mad at the worker when the machine breaks down.
   d. Divides work as fairly as possible.
   e. Is willing to take the blame for things that go wrong that are his/her own fault.
   f. Treats different workers fairly without showing favoritism.
   g. Is clear about what she/he is trying to get done and is able to let others know what needs to be done without seeming overly bossy.
   h. Evaulates work in terms of what workers were told or shown to do.

Check-Out Activities

Part 2

Directions: Pretend that you are a home management counselor. Read each of the following situations. Tell what management skill is lacking for each and complete each situation by giving suggestions to help the person improve the management skill that is lacking. Write your answer as if you were talking face to face with the person.

1. **BARBARA:** My problem seems to be that I can't make up my mind. Take today for example. I went to a department store to buy my mother a birthday present. I couldn't choose between a sweater and a blouse so I left without a gift. Last week both Jim and Ernie asked me to go to the prom and I couldn't make up my mind whom I wanted to go with. So they both got other dates and I ended up not going to the dance.

2. **MRS. WILLIAMS:** My house is working me to death. I would really like to move into a one-story house, but my husband says that we just can't afford to sell at this time. Everything is so unhandy. Each time I prepare a meal, I have to run up and down the basement stairs to get the canned goods, potatoes, or onions. The cleaning supplies are downstairs, so when I dust the furniture, wash the windows, or clean the bathroom upstairs, I have to make several trips up and down the stairs carrying the supplies. Our clothes closets are full so it seems I'm always running to the attic to get something stored up there.

3. **JEFF:** I'm going to graduate from high school soon and I'm kind of confused as to what I want to do. My girlfriend, Sheila, won't graduate until next year so she wants me to say at home and get a job so I can be with her. On the other hand, my best friend, Ross, is going to State University and he would like for me to go too so that we can be roommates. My parents want me to live with my grandparents in another state so that I can help them run their farm. I would like to please them all but I keep thinking I should not just be drifting from day to day without knowing where I am going.

4. **ERIC:** I seem to have a problem getting my school assignments finished. I was having an exam in American History last Thursday, so I had planned to study all Wednesday night after I got home from baseball practice. After I got all of my notes and books together to begin to study, I decided that ball practice had really made me tired, so I thought I'd take a little nap. Well, that "little nap" lasted all night and, needless to say, I didn't get to study for the exam and I failed the test. This kind of thing happens to me all the time.

5. **MRS. WILLIAMS:** Since all of my children were in school, I decided to go back to work last year. Now everything is in a mess at home and I'm tired and grouchy all the time. I had always baked my own bread and desserts and did all of the housework. It's true that we have more money now than we did before I started working, but I just never have enough time and energy to do the things at home like I used to do. When I was home all the time I didn't mind going to the laundromat because I got to see people. Now it is a real chore doing these things when I get home tired.

6. **ANN:** I'm a college student and I live in an apartment near campus with Linda, a girl from my hometown. My problem is that her idea of a clean apartment isn't mine. She very seldom makes her bed, washes the dishes, or puts away magazines, newspapers, or her belongings. I, on the other hand, make my bed every morning, wash my dishes, and put away all my belongings so that I don't clutter the living room. When we moved in together, we sat down and worked out a system as to who does what each week. On certain days I am to cook and she is to clean. Since we both go to school and have night classes, things don't always work out. Last week Linda just sat there without starting dinner even thought it was my turn to cook. She should have realized that she should start cooking when I was late because we both had a night class.

Part 3

Directions: Talk with you teacher and choose a job to supervise. Suggestions are listed below, but you may select another job of a similar nature. You may wish to choose a group of students to supervise who are a little younger than you are or who are members of an organization if you are an officer or an chairman.

1. Making pies or rolls for a banquet or school cafeteria
2. Making costumes for a play
3. Setting tables for an FHA banquet
4. Making decorations for a party
5. Decorating the gym or the home economics room for an FHA or similar activity
6. Making curtains for the department
7. Making things to sell at a craft fair
8. Making gifts for children or the elderly

Make a plan for what must be done by the group you are to supervise. This plan should include what is to be done, how much, how well, by whom, when, procedures to be used, how work is to be organized, where, etc. You should also plan how you will check on progress. Attach the plan to the Evaluation Sheet. Check with your teacher to be certain that your plan meets necessary requirements and contains all information needed for supervision.

Alert your teacher as to when the activity will be supervised.

Carry out your plan, trying to get the amount of work done that is planned using the standards you have set. You must let the persons you are supervising know what is to be done, by whom, how, and other details. You must then supervise the work to see that it gets done.

As you supervise the work, try to be as consistent and objective as possible about the work.

Discuss these points with your teacher.
1. Was the objective met for was to be accomplished?
2. Did you supervise the work in a consistent and objective manner?

The teacher will rate your work using the following score sheet.

Rate the supervisor on his/her supervision by recording the rating from 1 to 5 that best fits. Total the score at the end.

	5	4	3	2	1
_____1.	Let workers know clearly what was to be done, how much, and how well.		Somewhat vague in letting workers know details of what was to be done.		Failed to let workers know what was to be done, how much, and how well.
_____2.	Consistently explained what was to be done or other details when asked or when repetition was necessary.		Sometimes inconsistent in repeating directions as to what was to be done.		Inconsistent in explaining details of what was to be done from one time or one person to the next.
_____3.	Maintained standards and level of productivity planned.		Maintained either standard or level of productivity planned.		Did not get either standard or level of productivity planned.
_____4.	Showed no anger and/or impatience with what the person was doing wrong.		Appeared to be somewhat angry and/or impatient with what person was doing wrong at times.		Showed extreme anger and/or impatience with what person was doing wrong.
_____5.	Seemed to know what he/she was trying to get done.		Seemed to use some guesswork in supervision.		Seemed to use a lot of guesswork in supervision.
_____6.	Showed no prejudice; divided work fairly and showed positive attitude toward workers.		Showed prejudice occasionally, divided work fairly in most cases, and was somewhat more critical of some workers than of others.		Seemed extremely prejudiced; divided work unfairly or criticizd some workers more than workers.
_____7.	Directions were completely clear and realistic.		Directions were fairly clear and realistic.		Directions were fuzzy or unrealistic.

_____8.	Goals for activity being supervised were met for both amount to be accomplished and standards.	Goals for activity being supervised wre partly met in relation to amount to be done and standards.	Goals for activity being supervised were not met in relation to either standards or amount to be accomplished.

TOTAL POINTS ____________________

Check-Out Activity

KEY

Part 1

Teacher should help select a task that the student can do well and which requires some skill. Also help select the trainee and be sure the task is one that the trainee cannot already do.

Student teaches task to trainee. Trainee checks points listed and is able to demonstrate to teacher that he/she has learned to do the task correctly.

The most important part of this evaluation is that the student can teach a skill to someone else so the other person can demonstrate. Make certain that it is a new learning for trainee and that trainer can do correctly. If you find that trainer taught incorrect procedure, ask him/her to learn correct procedure and reteach it.

Part 2

As a home management counselor, the student suggests the following solutions.

1. Barbara, work on decision-making will help your problem. Take each decision through the **decision making** process; recognize the need for a decision; identify and weigh alternatives; and choose from available alternatives. In the case of mother's birthday gift, you recognized the need for a decision. You narrowed the choice to a sweater or blouse but did not weigh alternatives enough to make a choice. In both this situation and the one about which date to choose, not making a decision in time took the decision out of your hands. If you did make a poor decision you would still have gotten a gift for your mother and had a date. Practice in decisions can help you improve decision making in the future.

2. Mrs. Williams, the management skill you lack is in **facilitating**. You need some help in making your work easier. Store your canned goods and vegetables near the place where you will be using them--the kitchen. In order to keep from tiring yourself by going up and down stairs getting cleaning supplies, duplicate them. Keep some upstairs and some downstairs. With the clothes, it would be easier if you took things that you don't use often or out of season things to the attic to make room in closets for what is currently being used.

3. Jeff, you have trouble **goal setting**. Analyze your own values and then determine what your goals would be without being influenced so much by the goals of other people. Do what you feel is right for you. Decide on long-term goals and then set short-range goals to help you get there. You will continue to drift unless you start setting goals for yourself.

4. Eric, you need to work on **implementing**. You need to put your plans into action. Had you studied for your history exam all along and not put it off until the night before the test, you would have been prepared for the exam and you could have made a passing grade even though you fell asleep after ball practice. Setting an alarm would have helped you get up and is a good way to keep track of time.

5. Mrs Willis, let's work on **resource use**. You need to use your resources, such as time and money, in different ways. Learn to substitute resources that are more plentiful for those that are scarce. Now that you have extra money, maybe you could hire someone to help with the housework. That way you could spend more time resting and doing the things you like to do. Also you might invest in material goods such as a washer and dryer to save time and energy.

6. Ann, your problem seems to be lack of **planning**. Discuss your standards, like keeping the living room clean, with your roommate. Maybe you can arrive at a solution that both of you could live with. An example may be that the living room should be clean and neat at all times, but she can keep her bedroom the way she likes it. Develop stand-by plans for cooking and cleaning so that if one person can't do her chores, the other one will do them. Your plans need to be little more flexible since both of you are busy. You both need to work on communication and cooperation.

Part 3

Check student's plan well in advance of event. Do not allow student to proceed if plan is inadequate. Ask student to revise plan if needed. Check consistency and objectivity of plan using rating sheet. Discuss accomplishment of goal and consistency and objectivity of supervision with student.

Some students may be able to do activity simultaneously. Decide this after checking students' plans.

Evaluator's Final Checklist

SUPERVISING OTHERS

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Selected appropriate task.	( )	( )	( )
Taught task to classmate who could not perform the task.	( )	( )	( )
Gave clear explanations and demonstrations.	( )	( )	( )
Allowed for practice.	( )	( )	( )
Gave corrective feedback as needed.	( )	( )	( )
Classmate showed that he/she could do the task.	( )	( )	( )
2. Listed correct management skill lacking in each of 6 situations.	( )	( )	( )
Gave appropriate suggestions to help the person improve the management skill that is lacking.	( )	( )	( )
3. Selected with teacher an appropriate activity and group to supervise.	( )	( )	( )
Made an acceptable plan for supervising the group.	( )	( )	( )
Carried out plan in supervising the group.	( )	( )	( )
Showed consistency in supervising the group.	( )	( )	( )
Showed objectivity in supervising the group.	( )	( )	( )

COMMUNICATING IN MANAGEMENT

CONTENTS OF MODULE

Student Information	Activity
COMMINICATION IN MANAGEMENT	1
COMMUNICATION PROCESS	1
HOW WE COMMUNICATE	3
Student Self-Check	
COMMUNICATION AND MANAGEMENT	4
Evaluator's Final Checklist	
COMMUNICATING IN MANAGEMENT	8

RECOMMENDED REFERENCES

TOPIC: Communicating in Management 1

Brinkley and Chamberlain. **Teen Guide to Homemaking,** 4th ed., pp. 60-62.

McGinley. **People Caring, Deciding, Growing,** pp. 118-131.

Paolucci, Faiola and Thompson. **Personal Perspectives,** pp. 51, 195-197.

Ryder, Verdene. **Contemporary Living,** pp. 99-117, 175-188.

COMMUNICATING IN MANAGEMENT

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	Student Information	Dictionary Bulletin board sketch
2.	Help students with puzzle. Can work in small groups or pairs.	Paper, pencil
3.	Student Information	None
4.	Student Self-Check	Paper and pencil Student Self-Check Key
5.	Be ready to discuss non-verbal communication in decision making.	Construction toys, timer or watch
6.	Have students carry out the activity in pairs or small groups.	Drawing paper, pencil or crayon
7.	Can be done in groups or individually. Students may discuss observations in large group.	Paper, pencil
8.	Instructions for the Check-Out Activity are provided in this manual. Use the Evaluator's Final Checklist to check out each student.	Evaluator's Final Checklist

EXTENDED LEARNINGS

Encourage the student to:

- Visit a kindergarten or Head Start program. Observe the communicating techniques used by the children. Compare observations with those of classmates.

Student Self-Check

COMMUNICATION AND MANAGEMENT

KEY

1. a. Verbal and non-verbal

   b. Being a good manager depends on your ability to identify with other people. Management is the way a family uses what it has to get what it needs, wants or desires. It takes clear communication to make decisions and plans and to carry them out.

2. a. Verbal messages are messages that are either written or spoken. They are communicating with words.

   b. Non-verbal messages are those that are sent by some means other than writing or speaking. You can communicate non-verbally with gestures, facial expressions, body movements, voice changes, posture, use of space, mannerisms, and other means. Non-verbal means without words.

Check-Out Activity

Part 1

List 2 reasons communication is important to management.

1. ____

____

2. ____

____

Part 2

Place a V in front of the words or phrases that are verbal communication. Place an N in front of the words or phrases that are non-verbal communication.

________ 1. Shrug

________ 2. Scowl

________ 3. Lecture

________ 4. Wink

________ 5. Yell for help

________ 6. Smile

________ 7. Gesture

________ 8. Whisper

________ 9. Hug

________10. Tip toe

________11. Tears

________12. Hustle

________13. Wiggle

________14. Wave hand

________15. Raise eyebrows

________16. Applaud

________17. Point

Check-Out Activity

KEY

Part 1

Any 2 of the following reasons are acceptable.

1. Plans could be made and carried out
2. Resources may be known
3. Implementing would be possible (carrying out plans)
4. Demands met

Part 2

1. N
2. N
3. V
4. N
5. V
6. N
7. N
8. V
9. N
10. N
11. N
12. N
13. N
14. N
15. N
16. N
17. N

Evaluator's Final Checklist

COMMUNICATION IN MANAGEMENT

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Correctly listed 2 reasons why communication is important in management.	( )	( )	( )
2. Correctly classified 17 words and phrases as verbal or non-verbal.	( )	( )	( )

USING FEEDBACK

CONTENTS OF MODULE

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TAKING STOCK	3
Student Self-Check	
USING FEEDBACK	4
Evaluator's Final Checklist	
USING FEEDBACK	6

RECOMMENDED REFERENCES

TOPIC: Using Feedback	1

Bratton, Esther C. **Home Management Is...,** pp. 165-173; A Case Study, pp. 163-164.

Paolucci, Faiola and Thompson. **Personal Perspectives,** pp. 66-73.

McGinley, Helen. **People Caring, Deciding, Growing,** pp. 150-159.

Oppenheimer, Irene. **Consumer Skills,** pp. 24-28.

USING FEEDBACK

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	This activity could also be done in large or small groups.	Paper and pencil
2.	This activity could be done in small or large groups.	Paper and pencil
3.	This activity could be done individually or in a large group.	None
4.	Could be done in pairs with students quizzing one another.	Paper and pencil
5.	Could be discussed in large or small groups.	Paper and pencil
6.	Instructions for the Check-Out Activities are included in this manual. Use the Evaluator's Final Checklist to check out each student. Script may be put on a cassette and given orally rather than students doing silent reading.	Evaluator's Final Checklist Tape recorder, empty tape

EXTENDED LEARNINGS

Encourge the student to:

- Check the FHA goals your chapter set for the year against progress made. Report to a meeting.
- Think of several of your long-range goals which you have had for a period of time. Summarize your progress and then check to see if you could check using additional points.

Student Information

CASE STUDIES

KEY

Feedback

1. Karen learned that in choosing to watch a movie on TV, she could not use the time to study. Trying to do two things at once isn't a good study technique. Other events may take time she had planned to use. By not carrying out her study plan she did poorly on the test.
2. Cathy's feedback included the realization that she gained weight from eating donuts every day; that losing weight quickly made her tired and made her look sick; that not eating affected her personality-she argued and her friends didn't want to be with her; and that it would be best to start eating before she became very ill, exhausted, and lost all of her friends.

Use Of Feedback

1. Karen should try to stick to her scheduled planning.
   Karen should not count on the full amount of time for last-minute catch up.
2. Cathy may decide to limit the amount of donuts she eats.
   Cathy may decide to eat a balanced diet to stay healthy.

Student Self-Check

USING FEEDBACK

KEY

1. Information--After setting the goal you may need to gather more information to help you reach it.

2. Numerical count--Counting the goals that you have reached helps you know what goals still need working on. This process helps you know if your goals were realistic or unrealistic.

3. Accomplishments--What has already been done that will help you reach your goal? Most long-term goals have landmarks on the way to help you assess your goal's progress.

4. What's left?--Determining what is left that must be done to reach the goal is important.

5. Time lines--Are you meeting time lines? Failure to meet these deadlines can delay reaching the goal or ruin chances entirely.

6. Estimate chances--After working toward a goal and getting information about it, you can make an estimate of your changes of reaching it.

7. External changes--Sometimes outside factors change so that the goal you had set becomes difficult or impossible to reach.

8. Critical Points--There are critical points along the way to each goal to help you consider whether or not the goal can still be reached and what changes in plans might be needed.

9. Mesh with others--Reaching your goals may depend on other peoples' plans, goals, and resources.

Check-Out Activity

Part I

Read the following case study. Identify on paper at least 8 ways that Tina got feedback in the situation, and tell how the feedback would be used in the future.

The Smith family always had Thanksgiving dinner together. There are 5 families involved and this year it was Tina's turn to prepare the meal and have the guests at her home. She decided to make pumpkin pies for dessert ahead of time and freeze them. She would shop early to get the best buys. Tina ordered a fresh turkey which the family preferred rather than a frozen one. She would have mashed potatoes and gravy, home canned green beans, homemade rolls, a cranberry salad with fresh cranberries in gelatin, and a relish plate.

The week before Thanksgiving she and her husband cleaned the house thoroughly. On Monday they dug out the 3 sleeping bags they used for camping in case anyone arrived Tuesday night. On Tuesday they finished the shopping.

Plans for the Wednesday before Thanksgiving included going over the house again before the guests were to arrive the next day and to finishing preparation for the next day's feast. As Tina was working around the house she got a call to go to a luncheon meeting that she had forgotten and that would last several hours. She went ahead to the luncheon in the hopes that she would be able to leave early. She had left the living room and kitchen untouched. When she returned home, her visitors met her at the door. They were a day early. Here were 15 more people to feed supper and breakfast. Somehow she thought they would arrive just before dinner the next day.

She got everyone settled as well as she could and hastily picked up loose things around the living room. When she got a chance she slipped away and phoned neighbors to borrow extra sleeping bags, cots and bed clothes. Her husband would have to pick them up.

About 6 p.m. everyone was getting hungry and restless. Tina suggested that her husband take the whole crew to the local fast food restaurant. They hastily pooled their cash and figured they could scrape up enough to pay for the meals. Tina made a quick shopping list to get something extra for breakfast. Her husband would just have to write a check for that.

As the others drove off, Tina sank down in the living room and surveyed the disaster area. She had forgotten how intrigued small children were with the accessories she had. So far two vases had been broken. She also thought glumly of the budget and what she still had to do.

Wearily Tina got up, stripped some more things away that were out, ate half a sandwich, and began making the yeast bread dough. She put this in the refrigerator--thank goodness for no-knead recipes. She then ground the cranberries and made the salad. She had just started the salad when she heard the cars drive up. Her husband would have to entertain so she could finish in the kitchen. She got the salad finished and put it in the refrigerator. She had to rearrange some to get the extra milk and eggs put away that her husband brought home. It was then time to try to get everyone settled for the night. She changed their own bed so someone could have it. She figured she should fix up a mattress near the kitchen for herself. She got the older people fixed up with beds but most of the guests had to sleep on air mattresses and sleeping bags.

After that Tina tackled the kitchen again. She got dishes cleared away from the evening work. The kitchen wasn't exactly shipshape when she went to bed at 1:00 a.m., but at least she could start breakfast.

She got up when her alarm went off at 5:30 the next morning and started fixing the dressing and preparing the turkey for baking. She had just gotten all of this in the oven and started cleaning up when her brother came in for a cup of coffee and breakfast. She told him he wasn't helpless--why didn't he put on a pot. He agreed but kept getting in her way.

Everyone started getting up then. Frantically she kept frying eggs and bacon and having someone make another pot of coffee. She hadn't thought about her pot only holding 9 cups.

When breakfast was over every dish in the place was dirty, including her good dishes. She organized a dishwashing crew, sent the children out to play, and got her husband to help clear away the makeshift beds. There was no room to even walk until that was done.

She had no time to shower-besides there was no hot water--but she washed her face and changed clothes. She hadn't even undressed last night when she collapsed. When she went back downstairs she saw the kitchen was at least cleaner but everything was still out. It was 10:30 by that time.

She got the leaves for the dining room table in and put the pad and tablecloth on. She figured she might as well get the table set now as to try to get the good dishes put away. Her sisters and sisters-in-law helped. She sure wished the men would go away, though. There just wasn't room to turn around in the kitchen with about 8 people there.

In desperation she asked her husband to take the men for a drive. She heaved a sigh of relief when most of the children went too. Although they had been outside, they had been running in every few minutes for milk, water, or snacks.

While the men were gone, she assigned jobs to the remaining women--at least to those who didn't decide they had better take a shower and clean up. She started her older sister peeling potatoes, her mother shaping rolls, and the rest making the relish tray. She ran to her neighbor's house and borrowed her 24-cup coffee pot. She assigned her favorite sister-in-law to take care of the turkey.

Meanwhile she slipped into her own bedroom to rest a little and organize her thoughts. What was she going to do about seating everyone? There were 17 people and only 8 places at the dining room table. She decided the only thing to do was have 2 shifts. She wasn't hungry and 2 shifts would let everyone else sit down.

The men and children got back about 12:30. She sent them to wash up and told the children they could eat at 1:00 since they were all getting hungry. A couple of the women could eat with them to keep things under control. The women all scurried around and got the potatoes mashed (at least the first pot) and part of the rolls baked. Her mother made gravy and managed to get everything on the table.

The children finished eating by 1:30 but it took some time to clear the decks and get the rest of the family seated. They were at the table by 2:15. Her husband carved the turkey remains. There was enough left but it really looked ragged. Tina thought sadly that she had envisioned a little more elegant table. They were using whatever dishes were still clean but the tablecloth wasn't exactly spotless after the children got through.

After dinner Tina insisted that they just leave the dishes where they were. She was too tired to face them now. They all sat and talked a little but by 4:30 everyone said they better get started home.

As they left everyone said this was the best Thanksgiving they had had in a long time and dinner was delicious. Tina just smiled as she thought it would be another 6 years before it was her turn to have them all again.

Part 2

Directions: Evaluate the outcomes in the following situations by 1) telling the degree of satisfaction in terms of resources used, and 2) giving at least 2 reasons for your answers.

1. Nancy and Cathy had wanted to go to Florida on vacation. They knew that it would be an expensive trip but wanted to go because they might meet some new men. They made reservations at a good hotel. When they arrived, they found that there were no men of their own age staying there--most were married men and older. They also found they had to put more on charge cards than they had planned.

2. Bert had always wanted a car so he saved enough money to make a down payment. He was earning enough money on his part-time job to continue making payments, but found himself working more and more to pay for his gasoline. With the extra work he found that his grades had slipped a good bit. Since he had to keep his grades up to be accepted into the post high school program he wanted, this was a pretty serious situation.

3. Dee had always wanted to own a car but he had very little money. During his senior year in high school he was offered a job with a local used car dealer as a general worker with jobs such as clean up, maintenance, and errand running. The job didn't pay much but it had excellent fringe benefits. The dealer would supply Dee with a good used car if he would pay insurance and buy his own gas. The car could be used by Dee for work or pleasure, whatever he desired, as long as the dealership name was left on th front doors. Dee took the job. He found that he could easily pay for the gasoline and insurance from what he earned, and have a little left over.

4. Andrea had just graduated and wanted to do something that was useful but would still allow her to be herself. She made some job applications but seriously thought of just taking it easy for the summer. As a few weeks passed she was really enjoying her time to herself and then suddenly received an offer for a good paying job as a social worker to young children for a local agency. She accepted the job and was pleased with the work but regretted losing the rest of her summer.

Part 3

On a separate sheet of paper, list and explain 8 ways to take stock of progress toward goals.

Part 4

On a sheet of paper, identify one of your long-range plans and analyze it in relation to at least 4 ways of taking stock of progress toward goals.

Check-Out Activity

KEY

Part 1

	TYPES OF FEEDBACK		FUTURE PLANNING
1.	Shopping early helped.	1.	Repeat
2.	Other obligations too near Thanksgiving cut into time too much. Having forgotten luncheon made it worse.	2.	Avoid other obligations too near time. If you really want to go, be sure to work into plans
3.	Cleaning thoroughly early helped but last minute things were left to do.	3.	Try not to leave many last minute cleaning chores.
4.	Guests may arrive early unless time specified. Hard to handle overnight guests.	4.	Make invitation clear as to when invited. Limit number of overnight guest to what can be handled.
5.	Things got broken with children around.	5.	Put away more breakable objects.
6.	Sending everyone out to eat let her do things at home but hard on budget.	6.	After having limited number of early guests, plan and have ready easy to fix menu for supper.
7.	No-knead refrigerator rolls easy to make.	7.	Repeat recipe if having rolls.
8.	Cranberry salad was time consuming night before.	8.	Make earlier or use canned cranberries for sauce.
9.	Not enough room in refrigerator for extra breakfast food.	9.	Avoid so many guests or consider refrigerator space in planning the menus.
10.	Hard to find beds for so many at last minute.	10.	Limit guests or find out ahead.
11.	There was a lot of cleaning up from preparing the dinner at different stages.	11.	Try to simplify the menu some.
12.	Equipment for so many persons too small.	12.	Get large coffee pot earlier.
13.	People were willing to help.	13.	Continue
14.	Too many people in kitchen made it hard to work.	14.	Organize help better so all the help is not there at once.
15.	Children got restless and it was hard to work with them in the the kitchen.	15.	Have someone take them in hand to keep them occupied. Send snacks outside.
16.	Table too small; took too long to serve; table messy for adults.	16.	Set up buffet service and arrange tables to allow everyone to eat at once.
17.	Tina was very tired.	17.	Simplify whole thing so she can enjoy time too and get more sleep.
18.	People enjoyed themselves and the food.	18.	Use as much of the menu as is realistic. Realize confusion was harder on Tina than anyone else.

Part 2

1. A. Low Degree
   B. Not worth time, energy, and money spent; reason for going not realized; extra money spent
2. A. Low degree
   B. Not worth time, money and energy spent; high cost of gas made longer working hours; grades were slipping

3. A. High degree
   B. Worth cost in time, energy, and money; got the car, limited his expenses, and gave him an income

4. A. Medium degree
   B. Partially worth cost in money, time and energy; got a job helping others; regretted losing her summer free time

Part 3

Check explanations in Student Information. They must list at least 8 of the following with an explanation for each.

1. Information

2. Numercial count

3. Accomplishments

4. What's left?

5. Time lines

6. Estimate chances

7. External changes

8. Critical points

9. Mesh with others

Part 4

Check that the long-range plan is identified; that 4 checks are listed; and the analysis describes progress toward goal in relation to the 4 specific ways of checking.

Evaluator's Final Checklist

USING FEEDBACK

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

		ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1.	Identified 8 ways feedback was obtained.	( )	( )	( )
	Stated how each feedback might be used in future planning.	( )	( )	( )
2.	Listed amount of satisfaction in terms of resources used for each situation.	( )	( )	( )
	Supported answers above by giving 2 reasons for each.	( )	( )	( )
3.	Listed and explained 8 ways to take stock of progress toward goals.	( )	( )	( )
4.	Analyzed progress of 1 long-range plan using at least 4 ways of taking stock of progress toward goals.	( )	( )	( )

CHOOSING A LIFESTYLE

CONTENTS OF MODULE

Student Information	Activity
USING FEEDBACK TO CHOOSE A LIFESTYLE	1
Student Self-Check	
LIFESTYLES	3
Evaluator's Final Checklist	
CHOOSING A LIFESTYLE	8

RECOMMENDED AUDIO-VISUAL MATERIALS

Filmstrip: "Lifestyles: Options for Living," Butterick	4

RECOMMENDED REFERENCES

TOPIC: Choosing a Lifestyle	1

Newton, David. **Lifestyle In America.**

Ryder, Verdene. **Contemporary Living**, pp. 142-148.

Sasse, Connie R. **Person To Person**, pp. 258-285.

CHOOSING A LIFESTYLE

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	Could also be discussed in large group.	None
2.	None	Poster paper, magazines, glue, scissors, etc.
3.	Student Self-Check	Paper and pencil Student Self-Check Key
4.	If filmstrip, "Lifestyles: Options for Living," is not available, another may be substituted.	Projector, screen, tape recorder
5.	Student can complete responses to interview.	None
6.	Be moderator for questions from students to panel. Help students prepare questions ahead.	Arrange for guest speakers with different lifestyles at different stages of the life cycle.
7.	Stress importance of using actual time spent on each area.	Construction paper, marker or pencil
8.	Instructions for the Check-Out Activities are included in this manual. Use the Evaluator's Final Checklist to check out each student.	Evaluator's Final Checklist

EXTENDED LEARNINGS

Encourage the student to:

- Choose exercises from a handbook on values clarification to become more aware of the influence of values on your decisions.
- Read **Peoplemaking** by Virginia Satir (Science and Behavior Books, Inc., Palo Alto, CA, 1972), to broaden your understanding of family relationships and their importance to lifestyles. Describe lifestyles depicted by popular TV shows. Which would be acceptable to you? Why?

Student Self-Check

LIFESTYLES

KEY

1. Values
2. Women
3. Contract
4. Commune
5. Open
6. Lifestyle
7. Contract marriage
8. Single
9. Living together

Check-Out Activity

Part 1

Directions: On a separate sheet of paper match the terms in Column A with their correct descriptions in Column B. Check your answers with your instructor.

COLUMN A

A. Mixed marriage
B. Ethnic culture
C. Nuclear family
D. Childless marriage
E. Monogamous marriage
F. Open marriage
G. Planned cities
H. Commune
I. Renewable marriage
J. Single life
K. Extended family
L. An arrangement
M. Trial marriage
N. Single parent family
O. Group marriage

COLUMN B

1. Mother, father and children living together in a single unit
2. Couples having major difference of race, religion, or nationality
3. Households made up of 3 generations
4. Mothers or fathers living alone with their children
5. A couple living together with little commitment of a long-lasting relationship
6. Marriage to only one person at a time
7. Marriage that links more than two people together
8. Unmarried partners of the opposite sex who share a home with a good chance of it becoming permanent
9. Use of a contract stating the length of the marriage with the option to renew or dissolve the relationship after that time
10. Married couple decides not to have children
11. Married partners agree to be free to form relationships with others outside their marriage
12. An individual chooses the freedom and independence of living alone
13. Residents can live, work, and play within the same geographical area
14. Married couples and/or single persons who are unrelated and have chosen to live together for one reason or another
15. Elements of an original "homeland" are retained

Part 2

Directions: List factors in your present lifestyle which will influence your selection of a future lifestyle. The first part (A) is completed to serve as an example for you.

Things that make up my life:

	Description	How It Affects Me Today...	How It Will Affect Me Tomorrow
A. Family			
1. Type	Nuclear	My secure environment allows me to grow and develop my interests.	May try to create a home similar to one I now live in.
2. Size	Mother, father, 2 sisters, 3 brothers	Sometimes I feel I do not get as many material things as I would like.	May have to finance own college education. May decide to stay single to have room of my own. If I marry, I may have only 1 or 2 children so that I can provide more material possessions.
3. My role	Help with dishes, Babysit often, work in father's office		Gives me experience for later employment.
B. Education			
1. Amount			
2. Cost			
3. Benefits			
C. Housing			
1. Type			
2. Location			
3. Furnishings			

	Description	How It Affects Me Today...	How it Will Affect Me Tomorrow
D. Health			
1. Energy level			
2. Eating			
3. Rest			
4. Personal habits			
5. General condition			
E. Recreation			
1. Sports			
2. Hobbies			
3. Social activities			
F. Personal Patterns			
1. Choice of friends			
2. Use of free time			
3. Meaning of life			
4. Values			
G. Finances			
1. Income			
2. Spending			
3. Saving			
H. Occupation			
1. Type			
2. Its appeal			
I. Roles			
1. Individual			
2. Friend			
3. Citizen			

Check-Out Activity

KEY

Part 1

1. C
2. A
3. K
4. N
5. L
6. E
7. O
8. M
9. I
10. D
11. F
12. J
13. G
14. H
15. B

Part 2

Answers will vary. Check to see that students have an understanding of how various factors can affect their future lifestyles.

Evaluator's Final Checklist

CHOOSING A LIFESTYLE

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Answered correctly the questions on the lifestyle test, "Facts About Lifestyles."	( )	( )	( )
2. Analyzed present lifestyle factors that will infuence selection of future lifestyles.	( )	( )	( )

Module MFE-38

MANAGING FAMILY CRISES

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CRISES CASE STUDIES	4
Student Self-Check	
FAMILY CRISES	6
Evaluator's Final Checklist	
MANAGING FAMILY CRISES	9

RECOMMENDED REFERENCES

TOPIC: Family Crises 2

Jennings, Margie Sumrall. **Decisions in Living,** pp. 251-255, 472-478.

Sasse, Connie R. **Person to Person,** pp. 230-235.

McGinley, Helen. **People Caring, Deciding, Growing,** pp. 133-147.

Ryder, Verdene. **Contemporary Living,** pp. 300-317.

MANAGING FAMILY CRISES

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	Could be discussed in a large group.	Chalkboard, chalk
2.	Student Information	None
3.	May want students to discuss this with parents.	None
4.	Student Information	None
5.	None	SUGGESTED REFERENCES Jennings, Margie Summrall. **Decisions in Living**, pp. 251-255, 472-478. Ryder, Verdene. **Contemporary Living**, pp. 300-317 If suggested references are not available, another may be substituted.
6.	Student Self-Check	Paper and pencil Student Self-Check Key
7.	Can be discussed in small or large groups.	None
8.	Could be done in small or large groups	None
9.	Instructions for the Check-Out Activities are provided in this manual. Use the Evaluator's Final Checklist to check out each student.	Evaluator's Final Checklist

EXTENDED LEARNINGS

Encourage the student to:

- Talk to people who have been through family crises. Ask them how they coped financially with the crises.
- Listen to guest speakers:
  - Probate judge
  - County Coronor
  - Lawyer
  - Crises Hotline Worker
  - Minister, Counselor

Student Self-Check

FAMILY CRISES

KEY

1. Alcoholism can be a long-term illness as it may take a long time to recover. Alcoholism is a disease and like any other disease may take time to overcome.

2. Terminal illnesses end in death but handicaps do not cause death

3. Mortgage insurance

4. It would have been good for Sarah and Jason to have an insurance policy. The best policy would have been a major medical policy. Now they can get some help from rehabilitation agencies in their state.

Check-Out Activity

Part 1

Listed below are 5 situations. Identify the financial options that are available in your community to deal with these situations and the sources of help you could call on in planning for the crises in these situations.

1. Harry is facing open heart surgery in the next week. This could be very expensive.
2. After her skiing accident, Carol called an agency to help her overcome her handicap.
3. Bos is disabled and is now receiving money since he can't work for a while.
4. Daryl has to go to the hospital for a few days to have some tests run.
5. Dr. Roy is making daily calls to see his patient.

Part 2

Read the case study below.

Steven and Holly were married 8 months ago. Steve was recently released from the hospital. He will have to stay in bed for about a month. His insurance has convered the hospital bills. Steve and Holly find it necessary to cut down $150 monthly to pay for medicine and other items Steve will need. Below is a listing of their monthly budget. List the best major adjustments they could make to save $150.

PRESENT BUDGET		CHANGES MADE	NEW BUDGET
Food	$100		
Clothing	50		
Rent	200		
Bills	55		
Transportation	60		
Recreation	35		
Savings	50		
Medicine	0		150.00

Check-Out Activity

KEY

Part 1

Answers may vary.

1. Major medical
2. State rehabilitation agency
3. Disability income
4. Hospital expense insurance
5. Regular medical insurance

Part 2

Listed below is a model budget. The answers may vary somewhat as long as they leave the money allotted for rent and bills at the set amount.

Food — cut $20
Clothing -- cut $40
Transportation — cut $40
Recreation -- cut $35
Savings -- cut $20

Evaluator's Final Checklist

MANAGING FAMILY CRISES

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Identified the financial options and sources of help to use when planning for a family crisis.	( )	( )	( )
2. Identified adjustments necessary to meet the needs of the unexpected strain caused by the crisis.	( )	( )	( )

MANAGING DISASTERS

CONTENTS OF MODULE

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MANAGING DISASTERS	1
DISCUSSION GUIDE	6
Student Self-Check	
MANAGING DISASTERS	7
Evaluator's Final Checklist	
MANAGING DISASTERS	8

RECOMMENDED AUDIO-VISUAL MATERIALS

Filmstrip: Red Cross Home Nursing Series, "Lifeskills: Disaster"	2

RECOMMENDED REFERENCES

TOPIC: Managing Disasters	1

Jennings, Margie Sumrall. **Decisions in Living,** pp. 472-476.

Rural Civil Defense, Disaster Handbook for Extension Agents.

McGinley, Helen. **People Caring, Deciding, Growing,** pp. 198-204.

MANAGING DISASTERS

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	Student Information	None
2.	None	Filmstrip, projector, screen If suggested filmstrip is not available, contact agencies such as Red Cross or Cooperative Extension Service.
3.	Evaluate discussion in class after the speaker has gone.	None
4.	Students may need help in planning	Paper and pencil
5.	Resources may be difficult to find	If suggested referenes are not available, contact public agencies listed for Activity 2.
6.	Student Information	None
7.	Student Self-Check	Paper and pencil Student Self-Check
8.	Use the Evaluator's Final Check-list to check out each student.	Paper and pencil

EXTENDED LEARNINGS

Encourage the student to:

- Talk to people in the community who have suffered through disasters. Ask them how they could have been prepared for the disaster. Find out how they rebuilt after the disaster. What steps did they take?
- Find newspaper articles dealing with disasters and how people have reacted to the changes in their lives.

Student Self-Check

MANAGING DISASTERS

KEY

1. Natural disasters are events happening in nature, such as flood, fire, tornadoes, earthquakes, landslides, etc.

2. Shelter, food, water, medical treatment, heat are immediate needs.

3. Contact Red Cross, extension agents, insurance agencies, electrical and gas companies, health department, public health officials, veterinarians, and, in some communities, an emergency services agency similar to a Civil Defense Agency.

Check-Out Activity

KEY

Answers will vary with the community. Give the student a disaster that occurs or has occured in your community. Check to see that student has made a thorough study of sources of help available and that plan for recovery is a logical one. Check to see that a through investigation of insurance coverages was made.

If applicable, instructor may determine student's ability to cope with disaster by creation of:

1. Checklist for the family to follow (see p. 3)
2. How they could set up an emergency shelter
3. How they could help victims in a disaster by putting name tags on people--obtaining information about blood type (if available), allergies to medicine, next-of-kin, and making them comfortable.

Evaluator's Final Checklist

MANAGING DISASTERS

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Investigated sources of help for recovery from a given disaster.	( )	( )	( )
Made a thorough and logical plan for reconstruction of the family property after a given disaster.	( )	( )	( )
2. Investigated insurance coverage available in the community to cover a given disaster.	( )	( )	( )

USING A BUDGET

CONTENTS OF MODULE

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Student Self-Checks	
SAMPLE WORKING BUDGET	3
A QUICK REVIEW OF BUDGETING	6
Evaluator's Final Checklist	
USING A BUDGET	8

RECOMMENDED REFERENCES

TOPIC: Using a Budget 2

Jennings, Margie Sumrall. **Decisions in Living,** pp. 459-462.

Kelly and Chamberlain. **Survival,** pp. 240-243.

Oppenheim, Irene. **Consumer Skills,** pp. 26-43.

Ryder. **Contemporary Living,** pp. 226-231.

USING A BUDGET

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	Discuss as a class what students believe are their personal financial goals and the ways in which they spend their incomes. Give each student a change to share his/her goals. Try to correlate student budgeting and family budgeting.	None
2.	Student Information	None
3.	Student Self-Check	Paper and pencil Student Self-Check Key
4.	Encourage student to share his/her thoughts.	None
5.	Could be done in small groups and then presented to the class.	Sample Working Budget
6.	Student Self-Check	Paper and pencil Student Self-Check Key
7.	None	Paper and pencil
8.	Instructions for the Check-Out Activity are provided in this manual. Use the Evaluator's Final Checklist to check out each student.	Evaluator's Final Checklist

EXTENDED LEARNINGS

Encourge the student to:

-- Work in a small group and prepare a bulletin board which will depict the various aspects of preparing a budget.

Student Self-Check

SAMPLE WORKING BUDGET

KEY

1. $90.00 X 12 (months) = $1,080.00
2. $106.00 X 2 = $212.00
3. They are variable expenses that can be combined if needed.
4. Regular savings provide for emergencies and planning toward future plans.
5. $114.00 : 6 = $19.00 to save each month toward auto insurance
6. It should be placed in the savings account to use during a month when medical expenses may exceed the budget. This money could also be earning additional interest.
7. They would have to sacrifice some of their personal allowance, clothing, recreation, and contributions.

Student Self-Check

A QUICK REVIEW OF BUDGETING

KEY

1. A budget is a plan for evaluating income and expenses with the goal of helping to satisfy needs and wants.

2. Families may feel that a budget is too rigid or restricting.

3. a. Shelter
   b. Taxes
   c. Monthly debt payments (cars or furniture)
   d. Insurance

4. a. Personal care
   b. Utilities
   c. Food
   d. Travel
   e. Car maintenance
   f. Car repairs
   g. Clothing
   h. Entertainment
   i. Recreation

5. a. D
   b. D

Check-Out Activity

Part 1

Directions: Read the following case study. Then list in the space provided the fixed and flexible incomes and expenses.

Jeff and Susan Smith have been married 5 years and have 2 preschool age children. Jeff works as an assistant principal for the local elementary school. He earns $1,000 a month after federal, state and local taxes are deducted. A hidden benefit of his salary is that all medical insurance is covered through the school for him and his family. Susan supplements their income by babysitting children in their home. She earns $100 to $250 a month depending on how many children she cares for that month.

Jeff and Susan are homeowners and their mortgage payment is $300 a month, which includes school and property taxes in the amount. They have two cars, one of which is already paid for and the other car payment is $150.00 a month. Car insurance cost $600 annually for both cars. Jeff, Susan and their children carry life insurance policies which total $240 a year. Presently they have decided to "tear up" their credit cards because they noticed how easy it is to charge items without realizing it. They have a $0 balance on the credit cards.

Susan spends $180 a month on food and tries to stick to that budget. Their utilities, including telephone, run approximately $140 a month. Fortunately, car expenses and maintenance have never gone over $80 a month, although this may change if inflation continues to climb. Clothing costs are low, $60 a month, because family and friends exchange their outgrown clothing. Susan and Jeff have found that their budget is tight but realize how important it is to have a little spending money to call their own, so they each take $10 a month to cover their personal needs and wants.

1. List what incomes are considered:

   a. Fixed ____________________

   b. Flexible ____________________

2. List what expenses are considered:

   a. Fixed ____________________

   b. Flexible ____________________

Part 2

Please help Jeff and Susan plan an approximate monthly budget using any extra money to help build their savings.

EXPENSES				**INCOME**
		YEARLY	**MONTHLY**	
Fixed Expenses				
Taxes:	federal	:12 =		
	state	:12 =		
	local	:12 =		
	real estate	:12 =		
	auto	:12 =		
Rent or mortgage				
Insurance:	health			
	life			
	household	:12 =		
	auto	:12 =		
Debt payments:	auto			
	other			
Savings				
Flexible Expenses				
Food				
Utilities	electric			
	phone			
Clothing				
Personal care				
Allowances/Rec/Ed.				
Auto expenses				
Medical care				
Gifts/Contributions				
Total				

Check-Out Activity

KEY

Part 1

1. a. Fixed--Jeff's income; $1000.00
   b. Flexible--Susan's babysitting income

2. a. Fixed--Mortgage payment, car payment, life insurance, car insurance
   b. Flexible--Clothing, car maintenance, food, utilities, personal allowances

Part 2

Budget: (Taxes are not listed in the case study, so could be estimated or left blank.) Rent or mortgage is $300. They will pay $20 a month for life insurance and $50 a month for car insurance. The car payment is $150. Food expense is $180, utilities are $140 and clothing $60. Allowances are $20. Car expenses run $80. This totals the amount of Jeff's take-home pay. This leaves the amount of Susan's babysitting money to cover other expenses and savings. They could set an amount to cover essentials spending no more than the smallest amount Susan makes 100.) For the months that Susan makes over than amount, the extra could go into savings. They need to consider property or homeowner's insurance. Inflation, food, clothing and utilities will rise, so there should be allowance for that. Dental expenses should be budgeted.

EXPENSES			INCOME
	YEARLY	MONTHLY	
Fixed Expenses			
Taxes: federal	:12 =		$1000.00
state	:12 =	escrowed	
local	:12 =	in mortgage	
real estate	:12 =	payment	
auto	$120:12 =	$10.00	
Rent or mortgage		$300.00	
Insurance:			
health	--	--	
life	$240 :12 =	$20.00	
household	:12 =		
auto	$600 :12 =	$50.00	
Debt payments:			
auto	--	$150.00	
other	--		
Savings	--		
Flexible Expenses			
Food	--	$180.00	$100 - $250
Utilities:			
electric	--		
phone	--	$140.00	
Clothing	--	$60.00	
Personl care	--	$20.00	
Allowances/Rec./Ed.	--	$20.00	
Auto expenses	--	$80.00	
Medical care	--	$40.00	
Gifts/contributions	--		$20.00
Total			

Evaluator's Final Checklist

USING A BUDGET

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Accurately listed fixed and flexible income and expenses in case study.	( )	( )	( )
2. Accurately prepared a monthly budget to meet family members' needs and goals.	( )	( )	( )

ORGANIZING A SYSTEM FOR RECORDS AND BILLS

CONTENTS OF MODULE

Student Information	Actvity
SAFETY DEPOSIT BOXES	1
FILING SYSTEMS	2
ORGANIZING A HOME FILING SYSTEM	6, 7
WORKSHEET	8
PAYING BILLS	9
Student Self-Checks	
FILING SYSTEMS	4
PAYING BILLS ON TIME	10
Evaluator's Final Checklist	
ORGANIZING A SYSTEM FOR RECORDS AND BILLS	12

RECOMMENDED REFERENCES

TOPIC: Organizing a System for Records and Bills 2

Kelly and Chamberlain. **Survival**, pp. 263-265.

Oppenheim, Irene. **Consumer Skills**, pp. 34-42, 271-274.

ORGANIZING A SYSTEM FOR RECORDS AND BILLS

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	Student Information	None
2.	Student Information	None
3.	This activity can be done in large or small groups.	None
4.	Student Self-Check	Paper and pencil Student Self-Check Key
5.	This activity could also be done in large groups.	Pencil and paper
6.	Student Information	None
7.	Students may need help in setting up systems.	Folders, file box Construction paper may be used instead of folders.
8.	Students may need help in filing documents.	Documents, filing system
9.	Student Information	None
10.	Student Self-Check	Paper and pencil Student Self-Check Key
11.	None	File and bills, paper and pencil
12.	Instructions for the Check-Out Activity are included in this manual. Use the Evaluator's Final Checklist to check out each student.	Evaluator's Final Checklist

EXTENDED LEARNINGS

Encourage the student to:

— Brainstorm to list important records and documents that teenagers might have. Then decide whether each document should be stored at home or should be kept in a safety box. Share with class.

Student Self-Check

FILING SYSTEMS

KEY

1. Safety deposit boxes
2. a. Alphabetical
    b. Subject
    c. Numerical
    d. Chronological
3. You need a filing system in order to locate information quickly.
4. Alphabetical
5. Chronological

Student Self-Check

PAYING BILLS ON TIME

KEY

1. Bills that are due before payday are given first preference.
2. Checks give the bill payer a receipt and control over who receives the payments.
3. a. Poor credit rating
    b. Debts too large to pay
    c. Eviction from the home
    d. Repossession of the property

Check-Out Activity

Part 1

Directions: Place the letter S in the blank if the document should be kept in a safety deposit box. Place an H in the blank if the document should be filed at home. Place a D in the blank if the document should be discarded.

_____Tax receipts
_____Unpaid bills
_____Coupons after expiration date
_____Bank statements
_____Citizenship papers
_____Cancelled checks
_____Income tax papers
_____Loan statements
_____Automobile titles
_____Employment records
_____Government records
_____Insurance policies
_____Stock certificates
_____Loan payment books
_____Appliance manuals and warranties
_____Death certificates
_____Family health records
_____Safety deposit box inventory
_____Education information
_____Health benefits information
_____Deeds
_____Paid bill receipts
_____Birth certificates
_____Expired warranties
_____Adoption papers
_____Marriage certificate
_____Copy of will
_____Divorce papers
_____Credit card information
_____Key to safety deposit box
_____Will

Part 2

Directions: Using the following bills, list the bills under the heading FIXED or FLEXIBLE. Indicate for each the due date, amount due, and when the bill should be paid to meet the due date.

OIL COMPANY

Charges this Month		$45.00
Service Charge		$2.63
Tax		$1.43
	Balance due	$49.06

Payment Due 5/10/84

Automobile Insurance
Premium Notice

Coverage from 6/1/83 to 11/31/83

Balance due $96.03

Payment Due 5/25/83

Payment Due 5/15/84

CABLE TELEVISION

Service and Equipment 4/1/84 - 4/29/84	$6.75
Tax	.21
	$6.96

Due 5/10/84

Service from 4/1/84
To 4/28/84

Charges for Current Service	$12.18
Amount Due	$12.18

Water Bill

Account Number	123-45-678
New Balance	$75.00
Minimum Payment	$15.00
Payment due date	5/30/84

JONES DEPARTMENT STORE
CREDIT ACCOUNT

New Balance	Minimum Payment	Account Number
$250.00	$50.00	265-365-01

HOMETOWN
FURNITURE
STORE BILL

PAYMENT DUE 5/15/84

Check-Out Activity

KEY

Part 1

H-Tax receipts
H-Unpaid bills
D-Coupons after expiration date
H-Bank statements
S-Citizenship papers
H-Cancelled checks
H-Income tax papers
H-Loan statements
S-Automobile titles
H-Employment records
S-Government bonds
H-Insurance policies
S-Stock certificates
H-Loan payment books
H-Appliance manuals and warranties
S-Death certificates
H-Family heath records
H-Safety deposit box inventory
H-Education information
H-Health benefits information
S-Deeds to property
H-Paid bill receipts
S-Birth certificates
D-Expired warranties
S-Adoption papers
S-Marriage certificate
S-Copy of wills
S-Divorce decree
H-Credit card information
H-Key to safety deposit box
H-Wills

Part 2

Instructor may want to add bills that come from local businesses and utilities.

SCHEDULE OF PAYMENT

NAME OF BILL	DATE RECEIVED	DATE DUE	AMOUNT DUE	DATE PAID	BALANCE DUE
FIXED					
Cable Television		5/15	$6.96	5/13	-0-
Water Bill		5/10	$12.18	5/8	-0-
Oil Company		5/10	$49.06	5/8	-0-
Hometown Furniture Store		5/15	$50.00	5/13	$200.00
FLEXIBLE					
Jones Department Store		5/30	$15.00	5/28	$60.00
Automobile Store		5/10	$96.03	5/8	-0-

Evaluator's Final Checklist

ORGANIZING A SYSTEM FOR RECORDS AND BILLS

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Classified household documents appropriately in either a safety deposit box, filed at home, or discarded.	( )	( )	( )
2. Listed bills correctly according to due date, amount due, and when bill should be paid to meet the due date.	( )	( )	( )

USING A BANK

CONTENTS OF MODULE

Student Information — Activity

BANKING 1

CHECKS AND BANK STATEMENTS 7

Student Self-Checks

BANKING 6

BANK STATEMENTS AND BANK LOANS 10

Evaluator's Final Checklists

USING A BANK 13

RECOMMENDED REFERENCES

TOPIC: Using a Bank 1

Kelly and Chamberlain. **Survival**, pp. 243-250.

Oppenheim, Irene. **Consumer Skills**, pp. 266-285.

Ryder, Verdene. **Contemporary Living**, pp. 218-226.

USING A BANK

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1	Student Information	None
2.	None	SUGGESTED REFERENCE Oppenheim. **Consumer Skills**, pp. 266-285.
3.	Make arrangements ahead of time and brief students on what to do.	Paper and pencil
4.	None	Notes from visit to banks
5.	None	Brochures and materials from banks
6.	Student Self-Check	Paper and pencil Student Self-Check Key
7.	Student Information	SUGGESTED REFERENCES Oppenheim. **Consumer Skills**, pp. 226-285. Kelly and Chamberlain. **Survival**, pp. 242-250. Rosenburg and Risser. **Consumer Math and You**, pp. 65-85.
8.	Obtain sample checks and bank statements from a bank or sample checks and practice instructions included in this manual.	Checks, bank statements, pen or pencil
9.	None	If suggested reference is not available, use references from Activity 7.
10.	Student Self-Check	Paper and pencil Student Self-Check Key
11	Can work in groups of three, with one student in each group observing and offering suggestions for improvement after role play is completed.	Brochures from banking establishments
12.	Ask bank for sample applications.	Applications, pencil or pen
13.	Instructions for the Check-Out Activities are provided in this manual. Use the Evaluator's Final Checklist to check out each student.	Sample check, checkbook register, bank statement, canceled checks, bank balance

EXTENDED LEARNINGS

Encourage the student to:

- Visit a bank to see how checks are processed.
- Show another student how to write a check.

Student Self-Check

BANKING

KEY

1. Checking accounts, savings accounts, credit-card services, savings certificates or time deposits, cashier's and traveler's checks, government savings bonds, safe-deposit boxes, loans to people, and trust services
2. To save money and accumulate money through interest paid on savings
3. Checking accounts are accounts which allow you to deposit money in the bank and then write checks to pay for things from the money you deposited.
4. Commercial banks, savings banks, industrial banks

Student Self-Check

BANK STATEMENTS AND BANK LOANS

KEY

1. A check register is the booklet or bunch of stubs that comes with your checks. This is where you keep a record of all checks you write.
2. A bank statement is the record of your checking account transactions during the month that the bank keeps.
3. Withdrawal means to take money out of your account.
4. An outstanding check is one that you wrote that hasn't gotten back to the bank yet.
5. Collateral is what you need to give to the bank as security when you borrow money.
6. A secured loan is one that has collateral to secure it. You have given the bank something that they can keep if you cannot pay off the loan. It may be a home, car, stocks, insurance policy, or something else of value that they can get money from.
7. If you don't have a good credit rating, you won't be able to borrow money when you need it.
8. A promissory note is one that you sign in which you promise to pay money back to someone.

Check-Out Activity

Part 1

Your instructor will give you a sample check. Write it to the local electric utiltiy company for last month's electric bill. The amount to pay is $54.87.

Part 2

Your instructor will give you a sample checkbook register, bank statement, canceled checks, and the previous month's bank balance. Balance the checkbook and the bank statement.

Part 3

You need the following services from a bank: checking account, savings account, safety deposit box, and a home mortgage. Compare two banks in your community to see which bank offers the best interest rates, availability of mortgage money, charges for safety deposit box, and charges for a checking account.

Part 4

Using the sample checks provided and their stubs as a record, complete the following transactions.

1. Your present balance is $51.50. Last Monday, February 19, you made this deposit: 3 ten-dollar bills and 2 five-dollar bills, your paycheck for $90.86, and a check for $10.00 which was a gift from your aunt. Enter this deposit and the total. What is your balance?

2. After school you went to the shopping center with some friends. At the Record Bar you purchased three records for $5.15 each, tax included. Write the check and enter it on the check stub. What is your balance?

3. Tuesday at the K-Mart you got some school supplies for $8.63. This is check #510. (Correct the last checks, number if it wasn't #509.) What is your balance?

4. Wednesday your mother gave you $35.00 toward your class ring which you deposited to the account. This brought the balance to ___________.

5. Thursday you made a payment on your ring of $75.00. Complete the check and stub. What is your balance?

6. By working on Saturday part-time, you have earned $26.09. Monday you deposited $15.00 in your account (which left you to spend _________). Enter the deposit in your checkbook and list the total balance.

7. Later on Monday you paid Wayne Taylor $25.00. The date on this check is ______________, and the balance in your account is _______________.

FORM FOR STUDENT SELF-CHECK ACTIVITY AND FINAL EVALUATION

USING A BANK

NO. $
DATE 19
TO
FOR

	Dollars	Cents
Bal. Bro't For'd		
Amt. Deposited		
TOTAL		
Amt. This Check		
Bal. Car'd For'd		

No.
THIRD NATIONAL BANK
CLIO, SC 29525
2-873/67
19
Pay to the Order of $
Dollars
:1132"109: 325"12345

NO. $
DATE 19
TO
FOR

	Dollars	Cents
Bal. Bro't For'd		
Amt. Deposited		
TOTAL		
Amt. This Check		
Bal. Car'd For'd		

No.
THIRD NATIONAL BANK
CLIO, SC 29525
2-873/67
19
Pay to the Order of $
Dollars
:1132"109: 325"12345

NO. $
DATE 19
TO
FOR

	Dollars	Cents
Bal. Bro't For'd		
Amt. Deposited		
TOTAL		
Amt. This Check		
Bal. Car'd For'd		

No.
THIRD NATIONAL BANK
CLIO, SC 29525
2-873/67
19
Pay to the Order of $
Dollars
:1132"109: 325"12345

Check-Out Activity

KEY

Part 1

Make sure check is completely filled in, using correct information.

Part 2

As a local bank for samples so student can have them for this Activity or use samples shown in references.

Part 3

Check to see if student has checked throughly and compared banks according to services provided.

Part 4

1. The deposit was $140.86; balance is $192.36
2. The check is for $15.45; balance is $176.91
3. Balance is $168.28.
4. Balance is $203.28.
5. Balance is $128.28.
6. You could spend $11.09; checking balance is $143.28.
7. The date is February 26; balance is $118.28.

Evaluator's Final Checklist

USING A BANK

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Wrote a check correctly.	( )	( )	( )
2. Balanced a bank statement and checkbook register.	( )	( )	( )
3. Selected a bank after comparing loan services.	( )	( )	( )

Module MFE-43

CHOOSING CREDIT

CONTENTS OF MODULE

Student Information   Activity

CONSIDERING HOW TO PAY 1

Student Self-Check

A QUICK REVIEW OF CREDIT 7

Evaluator's Final Checklist

CHOOSING CREDIT 9

RECOMMENDED REFERENCES

TOPIC: Choosing Credit 1

Kelly and Chamberlain. **Survival**, pp. 250-261.

Oppenheim, Irene. **Consumer Skills**, pp. 44-60.

Paolucci, Faiola and Thompson. **Personal Perspectives**, pp. 85, 95, 245-246.

CHOOSING CREDIT

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	Student Information	None
2.	Give each student time to tell his/her experiences.	None
3.	Let students make up a list of questions to use as a class.	Questions, paper and pencil or tape recorder
4.	Changes in credit card advertising should give a clear picture of the nation's economy.	Magazines, including some one or more years old, scissors
5.	Emphasize the use of the process in making credit decisions.	RECOMMENDED REFERENCES Jennings. **Decisions in Living,** pp. 7-19 or other reference showing spiral process of decision making.
6.	Emphasize problems of misuse of credit.	RECOMMENDED REFERENCES Kelly and Chamberlain. **Survival,** pp. 250-261.
7.	Student Self-Check	Paper and Pencil Student Self-Check Key
8.	Help the students use the decision-making process in this activity.	Magazines, newspapers, other information about products, paper and pencil
9.	Use the Evaluator's Final Checklist to check out each student.	Evaluator's Final Checklist

EXTENDED LEARNINGS

Encourage the student to:

- Prepare a bulletin board which depicts the various types of credit and examples of how each might be used.
- Talk to other classes about the use and misuse of credit.

Student Self-Check

A QUICK REVIEW OF CREDIT

KEY

1. False
2. True
3. True
4. True
5. True
6. True
7. True
8. True
9. True

Check-Out Activity

KEY

Part 1

Guidelines for using credit

1. Use it for emergencies
2. Use it for necessities rather than luxuries.
3. Use it for major items and durable goods that have benefits after payments have been completed.
4. Keep careful records so that you do not overcharge.
5. Make payments on time.
6. Pay utility, medical and rent bills on time.

Practices leading to misuse of credit

1. Buying on impulse
2. Buying more than you can afford
3. Not making payments on time
4. Permitting your credit card to be stolen or lost
5. Not keeping recording of purchases and payments

Part 2

Types and sources of consumer credit

1. Service credit--Paying with credit for services used regularly, like doctor, dentist, plumber, telephone, utility and other such services.

2. Sales credit--Buying now and paying later, such as a home mortgage, charge accounts and buying a TV on time. These include regular charge accounts, where no charge is added when purchases are paid within a certain time; revolving charge accounts, where you are given a limit to charge and charges are added on each month to the unpaid balance; and installment loans, where you pay a regular amount each month until the payments are complete.

3. Cash loans--Loans from various sources which are borrowed for a specific purpose. There are two types available: 1) an installment loan, which is handled as an installment account and is handled in a store; you pay back the money, plus interest, in a certain number of payments, and 2) single-payment loan, where you pay back the entire amount plus interest in one payment on a particular date. Cash loans are available from commercial banks, savings and loan associations, life insurance companies, credit unions, finance companies, pawnbrokers, loan sharks, and family or friends.

Evaluator's Final Checklist

CHOOSING CREDIT

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Established guidelines for using credit.	( )	( )	( )
Listed practices that lead to misuse of credit.	( )	( )	( )
2. Explained the types and sources of consumer credit.	( )	( )	( )

USING CREDIT

CONTENTS OF MODULE

Student Information	**Activity**
USING CREDIT	1
Student Self-Check	
USING CREDIT	4
Evaluator's Final Checklist	
USING CREDIT	8
RECOMMENDED REFERENCES	
TOPIC: Using Credit	1

Money Management Institute, Household Finance Corp.
It's Your Credit—Manage It Wisely.

Kelly and Chamberlain. **Survival**, pp. 250-261.

Levy, Feldman and Sasserath. **The Consumer in the Marketplace.**

Oppenheim, Irene. **Consumer Skills**, pp. 47-60.

USING CREDIT

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1	Student Information	None
2.	Ask banks or stores for sample applications or make your own using them as models.	Pencil and application
3.	None	SUGGESTED REFERENCES Kelly and Chamberlain. **Survival,** pp. 250-261. Oppenheim. **Consumer Skills,** pp. 47-60.
4.	Student Self-Check	Paper and pencil Student Self-Check Key
5.	Ask someone who works with credit in a bank or lending agency to talk about use and misuse of credit.	None
6.	Ask stores or businesses for sample contracts or make up your own.	Pencil and contract
7.	Students may want to make up a sample interview list of questions in class.	Questions, paper and pencil or tape recorder
8.	Use the Evaluator's Final Checklist to check out each student. Have sample application and contract form available.	Sample application and contract, paper and pencil

EXTENDED LEARNINGS

Encourage the student to:

-- Prepare a bulletin board showing use and misuse of credit or how to complete a credit application or installment contract form.

Student Self-Check

USING CREDIT

KEY

1. True
2. True
3. False
4. True
5 True
6. a. Name(s)
   b. Addresses
   c. Place of employment
   d. Other forms of credit (names and numbers)
   e. Signature
   f. Bank account numbers
   g. Name of bank
   h. Explanation of credit and finance charges
   i. Social security number
   j. Name and address of nearest living relative
   k. References

Check-Out Activity

KEY

Part 1

In order to obtain a credit card, it is necessary to have a good credit rating. An application must be completed that asks for information about employment, earnings, other credit sources you've used, banks you do business with, family information, home, etc. After an application is received, the store or company will check the credit rating. If it is acceptable and the information on the application is acceptable, a card will be issued. Because of changes in the economy, credit cards may be more difficult to get in the future.

Part 2

Completing a sample credit application will have answers that are individual, depending on the application.

Part 3

The information given on the installment contract will vary with the form being completed and the person completing it.

Evaluator's Final Checklist

USING CREDIT

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Explained how to obtain a credit card.	( )	( )	( )
Completed a sample application correctly.	( )	( )	( )
2. Completed a sample installment contract correctly.	( )	( )	( )

USING PRODUCT INFORMATION

CONTENTS OF MODULE

Student Information	Activity
CHOOSING PURCHASES WISELY	1
Student Self-Check	
CHOOSING PURCHASES WISELY	2
Evaluator's Final Checklist	
USING PRODUCT INFORMATION	9
RECOMMENDED AUDIO-VISUAL MATERIALS	
Filmstrips: "Consumer Advertising" (filmstrip kit), Proctor and Gamble Educational Services.	5
"Read the Label, Set a Better Table," U.S. Department of Health, Education and Welfare.	5

RECOMMENDED REFERENCES

TOPIC: Using Product Information	1

Kimbrell and Vineyard. **Succeeding in the World of Work,** pp. 145-165.

Oppenheim, Irene. **Consumer Skills,** pp. 79-101.

Riker, Audrey Palm. **Married Life,** pp. 412-423.

McGinley, Helen. **People Caring, Deciding, Growing,** pp. 183-193.

Paolucci, Faiola and Thompson. **Personal Perspectives,** pp. 88-96.

USING PRODUCT INFORMATION

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	Student Information	None
2.	Student Self-Check	Student Self-Check Key Paper and pencil
3.	None	ADDITIONAL REFERENCE Miller. **Economic Issues for Consumers,** pp. 205-214, 239-243.
4.	Move among the small groups to clarify any information on labels.	Labels, paper, pencil
5.	None	Projector, tape recorder or record player, screen
6.	Discuss results of surveys with individual students to find amount of use of labeling information by the public. Information could be compiled for whole class and discussed.	Paper, pencil
7.	Ask students these questions about observations. How do customers pay? What behavior is found in aisles or dressing rooms? How do customers settle complaints?	Paper and pencil to write down observations
8.	Discuss with students how they should behave in the store when they interview the managers. Make arrangements with managers ahead of time for students to come.	Paper and pencil to write down answers of interviews
9.	Use the Evaluator's Final Checklist to check out each student.	Evaluator's Final Checklist Examples of advertising should be from current publications or media. Examples of labels should be taken from products.

EXTENDED LEARNINGS

Encourage the student to:

- Prepare a bulletin board entitled "Buy Wisely," which displays guidelines for smart purchases. This is very effective during holiday shopping season.
- Create a product and develop an advertising campaign for it. Try to "sell" it to your friends. Does it meet their needs?

Student Self-Check

CHOOSING PURCHASES WISELY

KEY

1. Consumer
2. Standard of identity
3. Deceptive or emotional advertising
4. Nutrition
5. Ingredients
6. Factual advertising
7. Emotional

Evaluator's Final Checklist

USING PRODUCT INFORMATION

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

		ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1.	Correctly classified advertising as deceptive or facfual.	( )	( )	( )
	Correctly justified choices.	( )	( )	( )
2.	Correctly analyzed information on labels of products and their usefulness to the consumer.	( )	( )	( )

FRAUD AND DECEPTION IN THE MARKETPLACE

CONTENTS OF MODULE

Student Information — Activity

RESPONSIBILITIES OF A CONSUMER 1

FRAUD AND DECEPTION 5

Student Self-Check

FRAUD 7

Evaluator's Final Checklist

FRAUD AND DECEPTION IN THE MARKETPLACE 9

RECOMMENDED AUDIO-VISUAL MATERIALS

"Am I Being Taken," Pitman Publishing Co., cassette.	2
"Consumer Advertising," Procter and Gamble.	2
"Consumer Protection," Cornet, film.	2
"Recognizing Fraud," Teaching Resource Films.	2
"You the Consumer," SVE, filmstrips.	2

RECOMMENDED REFERENCES

TOPIC: Responsibilities of a Consumer 1

Current Consumer Magazines. **"Frauds Against Teens."**

Federal Trade Commission. **Guard Against Phony Ads.**

Oppenheim, Irene. **Consumer Skills**, pp. 91-95.

McGinley, Helen. **People Caring, Deciding, Growing**, pp. 193-196.

Paolucci, Faiola and Thompson. **Personal Perspectives**, p. 246.

FRAUD AND DECEPTION IN THE MARKETPLACE

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	Student Information	None
2.	Show audiovisual to entire class.	May substitute if suggested filmstrip or reference is not available.
3.	Have students make up questions in class to ask on interview.	Paper and pencil
4.	Have students discuss in large or small groups.	Magazines
5.	Student Information	None
6.	Students can also do role plays in large group.	None
7.	Student Self-Check	Paper and pencil Student Self-Check Key
8.	None	Mail-order advertising
9.	Instructions for the Check-Out Activities are provided in this manual. Use Evaluator's Final Checklist to check out each student.	Evaluator's Final Checklist

EXTENDED LEARNINGS

Encourage the student to:

-- Use the knowledge gained through this module when he/she is acting as a consumer and share any experiences with classmates.

-- Report deceptive practices encountered to his/her local consumer protection agency.

Student Self-Check

FRAUD

KEY

1. Referral scheme

2. The three-day "cooling-off period" is the three days that you have after you sing a contract to cancel the purchase.

3. Bait and switch

4. You can write the work "refused" on the package and return it when it comes. You can store the item and not use it. If your state has laws saying that you can use the product, you can use it without paying for it. If you get statements from the company you can ignore them or write a letter to the company saying that you will return the product after they send you a payment of $1 a day for storage. If you still get statements, turn them over to the Postal Service.

5. This is an example of a chain letter. This is mail fraud and you can turn it over to the Postal Service.

6. Do not sign a contract, pay any money, let anyone into your home, or feel sorry for a salesperson if you hear a hard luck story. If you do want to buy the merchandise, ask for identification. Ask the person to come back later so you can check out the identification. Check with he Better Business Bureau, Chamber of Commerce, or police. Check prices offered with those of stores in your town. Check magazine subscriptions with prices in recent issues of the magazines.

Check-Out Activity

Directions: Read the case studies below and answer the questions that follow.

Case Study 1

Martha joined a book club advertised through the mail called the American Book Club. She was to select the title of her choice and if she sent in her payment with her order she would receive a bonus book. Martha sent in cash with her coupon. On the coupon she agreed to pay a book club member's special price of $8.95 per book and she would buy at least three books in a year's time. Martha received her order and bonus book within ten days. The next month she didn't order a book. A few weeks later she received a bill for $8.95 plus postage and handling for the bonus book. Martha wrote the company explaining the book was a bonus and she didn't order it. The company ingored her reply, sending repeated bills and threatening to turn the bill over to a collection agency.

1. If this describes a fraudulent scheme, which one?
2. What should Martha have done in this situation before and after joining the club?
3. Martha is frightened. What should she do?

Case Study 2

Mr. and Mrs. Jacobs went to Denny's Discount Store to buy a two-slice toaster that was advertised in Sunday's newspaper. It was advertised for $14.95. They drove clear across town on Monday evening only to be told the toaster was all sold out, but the saleman showed them a "much better" model for only $19.95. Since they needed the toaster and had driven all that way they bought it.

1. What could the Jacobs have done in this situation?
2. Name this scheme.
3. What might the Jacobs have done before going to the store?

Case Study 3

Bill saw an ad for muscle building equipment in a national magazine. He is very conscious of being thin and feels uncomfortable around girls. He decided to order the equipment. The ad promised that in 14 days he would have a muscular body like the fellow in the ad. Bill sent in $9.95 and a month later received an exercise item he had seen in a store for $3.95.

1. What scheme is this and what appeal is used?
2. What, if anything, can Bill do?

Case Study 4

Susie got a letter in the mail asking her to send $1 and then write this same letter to five friends. She sent the $1 to the top name and added her name to the bottom of the five she sent. She is warned not to stop the flow of letters as she will receive bad luck.

1. What scheme is this?
2. Will Susie receive any money?
3. What do you know about this scheme?

Check-Out Activity

KEY

Case Study 1

1. Mail-order fraud
2. a. Check out the American Book Company.
   b. Not have sent cash.
   c. Check to see if postage and handling was mentioned in the coupon.
   d. Check to see if book was worth $8.95.
3. a. Go to the Consumer Protection Agency or other group for advice.
   b. Inform the post office of the scheme.
   c. Refuse the book by returning it.
   d. Keep the book and not pay for it.
   e. Quit the club in writing and don't pay anything.

Case Study 2

1. a. They could have brought the ad with them and demanded a raincheck if they get the merchandise advertised.
   b. Asked to see the manager and get his/her help in getting what they wanted.
   c. Refused to buy the more expensive toaster.
2. a. Bait and switch
   b. Should have called to see if the item they wanted was in the store before driving all that way.

Case Study 3

1. Mail-order fraud, looking good appeal
2. Complain to the following agencies:
   a. Mail Order Action Line
   b. Bureau of Consumer Protection
   c. Federal Trade Commission
   d. Chief Postal Inspector, Postal Service

Case Studey 4

1. Chain letter scheme
2. Very doubtful
3. It is illegal to send money through the mail in this manner. The promoter sends thousands of letters with his/her name on top and then receives thousands of dollars before the chain is broken. People get tired or decide not to become a part of the chain letter. This means that most people do not receive anything.

Evaluator's Final Checklist

FRAUD AND DECEPTION IN THE MARKETPLACE

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

		ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1.	Correctly identified the type of deception.	( )	( )	( )
	Identified acceptable consumer actions.	( )	( )	( )
2.	Correctly identified the type of deception.	( )	( )	( )
	Identified acceptable consumer actions.	( )	( )	( )
3.	Correctly identified the type of deception.	( )	( )	( )
	Identified acceptable consumer actions.	( )	( )	( )
4.	Correctly identified the type of deception.	( )	( )	( )
	Identified acceptable consumer actions.	( )	( )	( )

Module MFE-47

SHOPPING WITH SKILL

CONTENTS OF MODULE

Student Information	Activity
SMART SHOPPING	1
CHECKLIST FOR COMPARING GUARANTEES	7
Student Self-Check	
SMART SHOPPING	4
Evaluator's Final Checklist	
SHOPPING WITH SKILL	8

RECOMMENDED REFERENCES

TOPIC: Shopping with Skill 1

Kelly and Chamberlain. **Survival**, pp. 213-222.

Oppenheim, Irene. **Consumer Skills**, pp. 64-94.

McGinley, Helen. **People Caring, Deciding, Growing**, pp. 185-196.

Paolucci, Faiola and Thompson. **Personal Perspectives**, pp. 156-163, 234-246.

Ryder, Verdene. **Contemporary Living**, pp. 192-198.

SHOPPING WITH SKILL

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1	Student Information	Paper and pencil
2.	None	Projector, screen
3.	Could discuss topic in small groups.	SUGGESTED REFERENCES Oppenheim. **Consumer Skills**, pp. 64-94. Kelly and Chamberlain. **Survival**, pp. 213-222. McGinley. **People, Caring, Deciding, Growing**, pp. 185-196. Paolucci, Faiola and Thompson. **Personal Perspectives**, pp. 156-163, 234-246. Ryder. **Contemporary Living**, pp. 192-198.
4.	Student Self-Check	Student Self-Check Key
5.	Interviews could be conducted by pairs of students.	Paper, pencil, questions
6.	Student could work in pairs for this activity.	Newspapers
7.	Student Information	A master copy of Student Information, CHECKLIST FOR COMPARING GUARANTEES, is provided.
8.	Instructions for the Check-Out Activities are provided in this manual. Use the Evaluator's Final Checklist to check out each student.	Evaluator's Final Checklist

EXTENDED LEARNINGS

Encourage the student to:

- Participate in family shopping and planning for purchases so they may utilize the learnings from this module.

Student Self-Check

SMART SHOPPING

KEY

1. Unit pricing means that the product gives the prices per unit, such as pounds and liters so there is a common unit for comparison.
2. Impulse buying is buying something because it looks good or you want it and not because you need it.
3. A house brand is one sold only in one chain of stores and is usually lower in price than national brands.
4. Open dating is a date printed on the package that can mean several things: last date to be sold, date packed, or date after which product should not be used.
5. A special is an advertised item being sold at a reduced price.
6. Food coupons are coupons that you give the store. The manufacturer gives a refund through the supermarket in exchange for the coupon.
7. Use unit pricing to determine the cost per unit. Compare the various sizes and brands.
8. A limited warranty means that the repair or replacement of certain parts is only good for one year.
9. An implied warranty is one that covers the product if there is no written warranty. This means that the consumer can expect an item to be reasonably fit for the purpose for which the consumer bought it.

Master Copy for Learning Activity 7

Module MFE-47

Student Information

CHECKLIST FOR COMPARING GUARANTEES

	MAKE OR MODEL OF APPLIANCE		
1. GUARANTEE BY WHOM	A.	B.	C.
manufacturer			
dealer or seller			
other (who)			
2. NUMBER OF YEARS GUARANTEE PROVIDED FOR DEFECTIVE MATERIAL AND WORKMANSHIP			
entire appliance			
with labor			
without labor			
specified parts			
with labor			
without labor			
labor only			
pick-up & delivery			
shipping charges			
3. AUTHORIZED SERVICE DEPT. LOCATED AT			
dealer's store			
manufacturer's plant			
service agency in area			
4. IS AUTHORIZED SERVICE AGENCY LOCATED CLOSE TO APPLIANCE OWNER?			
5. DOES THE GUARANTEE APPLY TO ORIGINAL OWNER ONLY?			
6. DOES GUARANTEE END IF ORIGINAL OWNER:			
Sells or gives away appliance?			
Moves from dealer trading area?			
Moves to new address in trading area?			
Moves appliance to new location in home?			
Uses services of unauthorized serviceperson?			
7. OTHER CONDITIONS COVERED IN THE GUARANTEE			
______________________			
______________________			

8. OTHER ITEMS NOT COVERED IN GUARANTEE ____________________			
9. IS OWNER ASKED TO REGISTER APPLIANCE AT THE TIME OF PURCHASE?			
10. CAN GUARANTOR MAKE GOOD HIS/HER PROMISE?			

Check-Out Activity

Part 1

Directions: Select an item or product for the student to investigate that is available in your community and that the student would be buying. CHECKSHEET used in Activity 7 may be used for this Check-Out Activity.

Part 2

List ten ways to be a skillful shopper.

Check-Out Activity

KEY

1. Check to see that student has compared the available brands of that product in cost, features, usefulness, ingredients, etc., and that student has made the best selection possible.

2. Plan ahead.
   Set a money limit.
   Do comparison shopping.
   Avoid impulse buying
   Check out the merchandise carefully.
   Look for flaws.
   Red the label.
   Check generic brands before buying.
   Buy large only when it saves money.
   Buy only after seeing product.
   Shop for sales, but only buy if needed.
   Check with consumer agencies and sources.
   Know sales terms.
   Look for endorsements and seals of approval by agencies or stores.
   Learn about frauds and deceptions and how to spot them.
   Consider shopping at thrift shops, rummage sales, and garage or yard sales.
   Look at the warranty or guarantee.

Evaluator's Final Checklist

SHOPPING WITH SKILLS

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Selected the best buy on an item after comparing various brands and sizes of them.	( )	( )	( )
2. Listed 10 ways to be a skillful shopper.	( )	( )	( )

Module MFE-48

ORDERING FROM A CATALOG

CONTENTS OF MODULE

Student Information	Activity
ORDERING ITEMS	1
CALCULATING COSTS	4
Student Self-Check	
ORDERING BY MAIL	5
Evaluator's Final Checklist	
ORDERING FROM A CATALOG	7

RECOMMENDED REFERENCES

TOPIC: Ordering from a Catalog 1

Oppenheim, Irene. **Consumer Skills**, pp. 67-70.

Instruction sections of various mail-order catalogs.

ORDERING FROM A CATALOG

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	Student Information	None
2.	Students can do role plays in large or small groups.	Catalog
3.	None	Sample order blanks
4.	Can do in large or small groups.	Paper and pencil
5.	Student Self-Check	Paper and pencil Student Self-Check Key
6.	Master copies of an order form and a page from a catalog are provided.	Pencil
7.	Use Evaluator's Final Checklist to check out each student.	Evaluator's Final Checklist

EXTENDED LEARNINGS

Encourage the student to:

- Visit a catalog store.
- Create a bulletin board about techniques for ordering by mail, including how to fill out an order form.

Student Self-Check

ORDERING BY MAIL

KEY

1. The selection may be better than that in the store.
   Ordering by mail may be more convenient.
   Ordering by mail saves the cost of transportation to the store.
   Ordering by mail saves time that would be needed for shopping in stores.
   The item or items are not needed right away and there is time to order by mail.

2. Kinds of information asked for on an order blank:
   Name
   Address
   Telephone number
   Old address
   Different address to send order
   Item page number in catalog
   Name of item
   Size of item
   Style, name, initials of item
   Price of each item
   Quantity wanted of each item
   Total price for item
   Shipping weight for item
   Total for all merchandise
   Tax
   Shipping costs
   Total price
   Method of payment
   If being charged, information about credit card

3. Shipping charges are usually based on the weight of the items ordered.

4. Possible disadvantages of ordering by mail are:
   a. There is only a catalog picture and a small amount of information about each item to help you decide about the item.
   b. There may be a delay in receiving your order because the item is temporarily out of stock.

Check-Out Activity

KEY

Answers will vary. Check to see that order form is completed correctly and completely. Make sure the tax rate, shipping charges, and math are accurate.

Evaluator's Final Checklist

ORDERING FROM A CATALOG

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Completed mailing information correctly.	( )	( )	( )
2. Completed item information correctly.	( )	( )	( )
3. Calculated costs properly.	( )	( )	( )
4. Gave clear information.	( )	( )	( )

Module MFE-49

BUYING HEALTH AND GROOMING SUPPLIES

CONTENTS OF MODULE

Student Information — Activity

BUYING HEALTH AND GROOMING PRODUCTS 1

UNIT PRICING 4

Student Self-Check

BUYING HEALTH AND GROOMING PRODUCTS 5

Evaluator's Final Checklist

BUYING HEALTH AND GROOMING SUPPLIES 7

RECOMMENDED REFERENCES

TOPIC: Buying Health and Grooming Products 1

George, Richard. **The New Consumer Survival Kit**, 1978.

U.S. Department of Health, Education and Welfare.
A Primer on Medicines.

BUYING HEALTH AND GROOMING SUPPLIES

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	Discussion can be in large or small groups.	Paper and pencil
2.	This activity helps students see that they may not need all the supplies they think they need.	Paper and pencil
3.	Can be done in pairs or group.	None
4.	Use metric measurements.	Paper and pencil, prices
5.	Student Self-Check	Paper and pencil Student Self-Check Key
6.	Encourage students to select different products so there is a variety for inclusion in the booklet. Class can make up a worksheet as a group project.	Paper, pencil, worksheet
7.	Instructions for the Check-Out Activity are provided in this manual. Use the Evaluator's Final Checklist to check out each student.	Evaluator's Final Checklist

EXTENDED LEARNINGS

Encourage the student to:

- Write an article for the school or community newspaper about the ways to select safe, effective and economical health and grooming supplies.
- Complete worksheets for health and grooming supplies. These may be obtained from the Proctor and Gamble Company.

Student Self-Check

BUYING HEALTH AND GROOMING PRODUCTS

KEY

1. Product B

2. Is a warning printed on the label?
   What ratings were given to the product by the Food and Drug Administration?
   What ratings were given to the product by consumer publications?
   What ratings were given to the product by doctors, druggists, and dentists?
   Are you allergic to any of the ingredients?

3. Ratings of the Food and Drug Administration
   Ratings of consumer publications
   Ratings of doctors, dentists, and druggists
   Does it have the essential ingredients?

4. Look at prices per unit of different brands.
   Use coupons and refunds to save money.
   Can you use the product before the expiration date?
   Look at generic products.
   Compare different sizes of the same brand.
   Does a lower-priced product have the same ingredients as a higher-priced one?

5. Generic products are those without brand names. They usually are a little cheaper.

6. Prescription drugs—sold only with a doctor's prescription.
   Over-the-counter drugs—do not need a doctor's prescription.

Check-Out Activity

Directions: Read the case study below. Answer the following questions.

Bill Blake needs a deodorant. He decided that an unscented anti-perspirant in a roll-on container was the best form for him. However, several different brands come in this form. From among them, Bill wants to select a safe, effective, and economical product. Help him by completing the remainder of the worksheet.

1. List 5 ways that Bill can check on the safety of the product.
2. List 2 ways that Bill can check on the effectiveness of the product.
3. List 5 ways that Bill can obtain an economical product.

Check-Out Activity

KEY

1. Safety: Printed warning on label?
   Does warning apply to student?
   Are you allergic to ingredients?
   Reaction of ingredients to other products student is using?
   FDA rating of product?
   Consumer publications rating?
   Rating of druggists, doctors or dentists?

2. Effectiveness: FDA rating?
   Right ingredients for effectiveness?
   Ratings of druggists and doctors?
   Ratings of consumer materials?
   Does it do the job?

3. Economy: Unit price?
   Coupons with cents off?
   Lower priced deodorant with same ingredients?
   Generic drugs?
   Is the large size a bargain?

Evaluator's Final Checklist

SELECTING HEALTH AND GROOMING SUPPLIES

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Listed 5 ways to check the safety of the product in the case study.	( )	( )	( )
Listed 5 ways to check the effectiveness of the product in the case study.	( )	( )	( )
Listed 5 ways to make sure the product in the case study is economical.	( )	( )	( )

SELECTING LAWN EQUIPMENT

CONTENTS OF MODULE

	Activity
Student Information	
BUYING LAWN EQUIPMENT	1
Student Self-Check	
LAWN EQUIPMENT	3
Evaluator's Final Checklist	
SELECTING LAWN EQUIPMENT	9

RECOMMENDED REFERENCES

TOPIC: Selecting Lawn Equipment 1

Consumers Guide Handbook.

Mechanix Illustrated, August 1978, p. 34.

Paolucci, Faiola and Thompson. **Personal Perspectives**, pp. 66-70.

SELECTING LAWN EQUIPMENT

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	Student Information	None
2.	Students may want to ask parents to help with information about their lawn care procedures.	Paper and pencil
3.	Student Self-Check	Paper and pencil Student Self-Check
4.	This activity could be done in small groups and then in a large group.	Paper and pencil
5.	Discuss with students what to look for and ask about before going to stores.	Paper and pencil
6.	This could be done in small groups.	Paper and pencil, information from stores
7.	None	Paper, pencil, instructions, catalogs, newspapers
8.	This could be done in small groups or individually. The students would consider if there is a market for the service. How much would they need to charge to pay for the investment and profit for the work and time involved? Would they have to advertise?	Paper, pencil, catalogs, newspapers
9.	Instructions for the Check-Out Activity are provided in this manual. Use the Evaluator's Final Checklist to check out each student.	Evaluator's Final Checklist

EXTENDED LEARNINGS

Encourage the student to:

-- Interview friends and neighbors about whether they hire their lawn care done or whether they do it themselves. If they do it themselves what kind of equipment do they have? Is it owned, co-owned, or rented?

Student Self-Check

LAWN EQUIPMENT

KEY

1. Weight: The lighter the mower the easier to use. Lighter mowers are made of aluminum which does not rust but is more expensive.

   Handles: The size and shape of the handles affect the comfort and ease of using the mower.

   Gasoline or electric: Electric mowers are cheaper, quieter and lighter than gasoline mowers, but many people do not like working with a cord on the mower.

   Cost: Compare the cost of the mower in relation to the features it offers.

2. Mower
   Hedge trimmers
   Clippers
   Rakes
   Pruning shears or tools
   Garden hose
   Hand tools

3. You would consider hiring someone to do lawn work if there is no one at home who can or has time to do it, if you have no space for storage of equipment, if your lawn is very small, if your climate is such that you would not need to use lawn equipment much, or if it is cheaper to hire it done than what you would have to pay for equipment.

Check-Out Activity

Part 1

Directions: Read the case study. Decide whether the family in the case study should buy, rent, co-own lawn equipment or hire the work done. On a separate sheet of paper, write your decision and your reasons for it.

The Jacksons have bought a house in Mainville. They have nice shrubbery, 4 large trees, and a half-acre lawn. They have no lawn equipment because they are moving from an apartment. Their nearest neighbor has just told Mr. Jackson that his old lawnmower just broke down and cannot be repaired. He is going to have to buy a new one.

There are two children in the Jackson family. John is 10 and Jenny is 13. Mr. Jackson works away from home all day. Mrs. Jackson works away from home but is home by the time the children get home from school.

The climate is average, so the yard needs mowing about once a week unless there is more rain than usual. If they hired someone to do yard work it would probably cost $5 to $8 per week, or a yearly total of about $100 to $160.

Part 2

Assuming that the Jacksons were going to purchase equipment in the case study above, what equipment would they need?

Check-Out Activity

KEY

Part 1

With two children in the family who are old enough to care for the yard, the Jacksons would not need to pay out the money for someone to care for their yard. This money could be used to purchase lawn equipment. With both parents working, there would be enough money to purchase durable equipment. In order to save money the Jacksons could work out a co-ownership agreement with their neighbors. Each could pay one-half of the cost of a mower. They would not need a riding mower.

Part 2

In addition to a mower, the Jacksons would need hedge trimmers, grass clippers, and a rake. These could also be bought in co-ownership with the neighbor, if they can work out a schedule for using the equipment that both agree on. They would probably need their own garden hose and hand tools.

Evaluator's Final Checklist

SELECTING LAWN EQUIPMENT

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Correctly decided whether to buy, rent, or co-own lawn equipment or to hire the work done.	( )	( )	( )
2. Selected lawn equipment of good quality in relation to price and needs of the family.	( )	( )	( )

SELECTING MINOR APPLIANCES

CONTENTS OF MODULE

Student Information — Activity

SELECTING SMALL APPLIANCES 2

Student Self-Check

SELECTING SMALL APPLIANCES 3

Evaluator's Final Checkli

SELECTING MINOR APPLIANCES 6

RECOMMENDED REFERENCES

TOPIC: Selecting Small Appliances 2

Sitzman, Phylis H. **Selecting Small Appliances** (Leaflet #9700).

Ludwig, Amber C. **Portable Appliances, Their Selection, Use and Care.**

SELECTING MINOR APPLIANCES

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	Begin with a large group to generate answers, then let students answer questions individually before discussing in small groups.	Chalkboard, paper, pencil
2.	Student Information Use a starting point for checklist points.	SUGGESTED REFERENCE Sitzman, Phylis H. **Selecting Small Appliances.**
3.	Student Self-Check	Paper and pencil Student Self-Check Key
4.	Give each group different appliances. Each group can report results to class.	Appliances, checklist, paper, pencil or pen
5.	Try to have a fairly complete collection of appliances to be included in the handbook.	Paper, pencil, fact sheet
6.	Instructions for the Check-Out Activity are provided in this manual. Use the Evaluator's Final Checklist to check out each student.	Evaluator's Final Checklist

EXTENDED LEARNINGS

Encourage the student to:

-- Write a story on "How To Select A Minor Appliances" for the school paper. Start a column where the students can send questions about selecting a minor appliance which can be answered by students in the class.

Student Self-Check

SELECTING SMALL APPLIANCES

KEY

Features which should be checked

2, 3, 6, 7, 8, 9, 10, 11, 12, 14,16, 18, 19

Check-Out Activity

Part 1

Read the case study below. Determine if an appliance is needed for the situation. Answer the questions below.

Becky washes her hair every morning. Because her hair is naturally straight, she needs to curl it, too. Usually she styles it with electric rollers or a hot brush/comb. She is considering the purchase of a small curling iron. Her friend has one and really likes it.

1. Does Becky need the function offered by the appliance?
2. Do any of her other appliances offer the same function? If so, does the appliance offer many advantages over the appliances she has?
3. If she got the appliance, would storage be a problem?
4. Would Becky frequently use the function offered by the appliance?
5. Does Becky really need the particular appliance?

Part 2

Joy bought an electric skillet one week before Christmas. She got if from a new appliance store in town. The salesman told her that all major parts for it were kept in stock.

The skillet has three pieces; a cord, a lid and the skillet body. The skillet body is made of an acid resitant porcelain enamel. The legs are permanently attached to the base and seem sturdy. The heating control is on top of the large handle. Markings (settings) are painted on it. There are two very narrow handles on either side of the skillet. All of the handles have comfort grips and are constructed of heat resistant materials. A cord plugs into the base of the skillet. It is long and covered with rubber. It bears a U. L. seal. This is the only seal on the appliance.

List the advantages and disadvantages of the electric skillet.

ADVANTAGES	DISADVANTAGES

Check-Out Activity

KEY

Part 1

1. Yes
2. Yes, no
3. No
4. Yes
5. No

Part 2

ADVANTAGES

Major parts kept in stock
Made of acid resitant porcelain enamel
Sturdy legs
Control easy to reach
Comfort grips on handles
Handles of heat resistant material
Cord long
Cord coated with rubber
Cord has UL seal

DISADVANTAGES

Time of year purchased
Go it from a new business in town
Markings printed on control
Handles are narrow
There is no UL or similar seal on the appliance itself
Because heat control is on handle of skillet, and isn't removable, the skillet would be hard to clean.

Evaluator's Final Checklist

SELECTING MINOR APPLIANCES

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Correctly determined if an appliance was needed in the situation.	( )	( )	( )
2. Correctly identified the advantages and disadvantages of the described appliance.	( )	( )	( )

SELECTING A SERVICE CONTRACT

CONTENTS OF MODULE

Student Information Activity

ARE SERVICE CONTRACTS WORTH THE MONEY? 1

Student Self-Check

SERVICE CONTRACTS 5

Evaluator's Final Checklist

SELECTING A SERVICE CONTRACT 7

RECOMMENDED REFERENCES

TOPIC: Service Contracts 1

Miller, Roger LeRoy. **Economic Issues for Consumers**, pp. 309-310.

Ward and Niendorf, **Consumer Finance**, pp. 137-139.

SELECTING A SERVICE CONTRACT

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	Student Information	None
2.	May be done in small groups or individually.	None
3.	May be done individually or in small groups.	None
4.	May be done individually or in small or large groups.	Pencil and paper
5.	Student Self-Check	Paper and pencil Student Self-Check Key
6.	Local information may be obtained for use in this activity.	Sample service contracts; students may be able to supply some from home.
7.	Instructions for the Check-Out Activity are provided in this manual. Use the Evaluator's Final Checklist the check out each student.	Evaluator's Final Checklist

EXTENDED LEARNINGS

Encourage the student to:

- Prepare a bulletin board about service contracts.
- Prepare a handbook for parents about service contracts and how to select them.

Student Self-Check

SERVICE CONTRACTS

KEY

1. A warranty is a promise by a company that it will repair or replace certain parts or a product within a certain time limit, usually up to a year.

   A service contract is a promise by a company that it will repair or replace parts or a product. It usually covers the appliance or vehicle after the warranty runs out. You pay a certain amount of money each year in order to avoid having to spend a larger amount on expensive repairs. A service contract is similar to insurance that you buy as protection.

2. Life expectancy is the length of time a consumer can expect an appliance to work properly.

3. **Advantages**

   You can have repairs done when you don't have money on hand to pay for them.

   You may have smaller repairs done more often than you would otherwise and therefore you extend the life of the appliance and save money.

   Disadvantages

   You may pay money and not have to have repairs made on the appliance or vehicle.

Check-Out Activity

Directions: Review a service contract secured from a local business. Answer the following questions concerning the contract.

1. What are the warranty terms?
2. Refer to consumer reference materials to find frequency of repair rating and expected life of item for which service contract is being considered.
3. Determine the service contract cost on the expected life of the item.
4. If possible, ask firm selling service contract for cost of several different kinds of repairs. Compare the costs.
5. If possible, ask for prices of the same repairs from an independent repair service. Compare the costs.
6. In making a decision, one has to look at the family budget and decide if an unexpected repair cost could be absorbed as easily as the service contract costs.
7. Is a family member able to be at home or able to coordinate with the service hours of the repair firm?
8. Evaluate the items above and decide whether or not to buy the service contract under consideration.

Evaluator's Final Checklist

SELECTING A SERVICE CONTRACT

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Accurately determined the value of the service contract in relation to the services provided to the consumer.	( )	( )	( )
Correctly calculated the cost of the contract in relation to the actual value of the appliance.	( )	( )	( )

Module MFE-53

USING CONSUMER PROTECTION

CONTENTS OF MODULE

	Activity
Student Information	
CONSUMER RIGHTS AND RESPONSIBILITIES	1
Student Self-Check	
CONSUMER RIGHTS	4
Evaluator's Final Checklist	
USING A CONSUMER PROTECTION	8

RECOMMENDED REFERENCES

TOPIC: Consumer Rights and Responsibilities 1

Kelly and Chamberlain. **Survival**, pp. 227-231.

Oppenheim, Irene. **Consumer Skills**, pp. 87-95.

Ryder, Verdene. **Contemporary Living**, pp. 194-196.

McGinley, Helen. **People Caring, Deciding, Growing**, pp. 192-196.

USING CONSUMER PROTECTION

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	Student Information	None
2.	Divide class into small work groups. Each group selects representatives to contact certain businesses.	Paper and pencil
3.	Students can also discuss topic in large group.	SUGGESTED REFERENCE Oppenheim, Irene. **Consumer Skills**, pp. 87-95.
4.	Student Self-Check	Paper and pencil Student Self-Check Key
5.	None	Paper and pencil
6.	May select real life situations from students.	None
7.	After doing interviews, have students work in small groups to eliminate duplications. Have group reporters share their findings with the class.	Paper and pencil
8.	Instructions for the Check-Out Activities are provided in this manual. Use Evaluator's Final Checklist to check out each student.	Evaluator's Final Checklist

EXTENDED LEARNINGS

Encourage the student to:

-- Create a poster, bulletin board, or handout about how to complain effectively.

-- Use learnings from the module when purchasing a piece of equipment, clothing, etc. that is defective. Share the experience with classmates.

Student Self-Check

CONSUMER RIGHTS

KEY

1. a. Go to the store, knowing ahead of time what you want and what to say.
   b. Talk to a salesperson, supervisor, manager, or store owner.
   c. Contact the manufacturer.
   d. Contact a consumer protection agency, either local, state or federal.

2. a. Approach listener in a friendly, non-threatening manner.
   b. State your complaint briefly near the beginning of the conversation and have clear evidence.
   c. State clearly what steps you want taken.
   d. Be fair, helpful, and reputable.
   e. Point out the other person's strengths and admit your possible mistakes.
   f. Make a logical presentation that is fair, honest, and straightforward and includes the other person's interests.

3. You would go to the United States Postal Service in your community.

4. Federal Trade Commision would handle this problem.

Check-Out Activity

Part 1

List the four steps to be followed in complaining effectively.

Part 2

The writer's ability to apply the 6 principles of complaining effectively can influence the way the message is received and acted upon.

Write a letter of complaint concerning the following situation. Use the 6 principles of communication as a guide.

When you received an early renewal notice that your favorite magazine subscription was to expire, you checked your cancelled check and found that you were entitled to an additional 2 years.

Check-Out Activity

KEY

Part 1

1. Go to the store, knowing ahead of time what you want and what to say.
2. Talk to a salesperson, supervisor, manager, or store owner.
3. Contact the manufacturer.
4. Contact a consumer protection agency, either local, state or federal.

Part 2

The letter written by the student should contain the following 6 principles.

1. Approach listener in a friendly, non-threatening manner.
2. State your compaint briefly near the beginning and have clear evidence.
3. State clearly what steps you want taken.
4. Be fair, helpful and reputable.
5. Point out the other person's strengths and admit your possible mistakes.
6. Make a logical presentation that is fair, honest and straightforward and includes the other person's interests.

Evaluator's Final Checklist

USING CONSUMER PROTECTION

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Listed 4 principal steps to be followed in complaining effectively.	( )	( )	( )
2. Wrote an effective letter of complaint.	( )	( )	( )
Used the 6 principles of communication in writing letter.	( )	( )	( )

COMPLETING INCOME TAX FORMS

CONTENTS OF MODULE

Student Information — Activity

EMPLOYEE'S WITHOLDING ALLOWANCE CERTIFICATE, FORM W-4 1

FILING INCOME TAX FORMS 3

Student Self-Check

INCOME TAX FORMS 5

Evaluator's Final Checklist

COMPLETING INCOME TAX FORMS 6

RECOMMENDED AUDIO-VISUAL MATERIALS

	Activity
Films: Internal Revenue Service "The History of Taxes" "What Happened to My Paycheck?"	1

RECOMMENDED REFERENCES

TOPIC: Completing Income Tax Forms 1

Internal Revenue Service. **Employee's Withholding Allowance Certificate.**

Internal Revenue Service. **U.S. Individual Income Tax Return,** current year.

Internal Revenue Service. **Understanding Your Taxes,** available by calling the toll-free number listed in telephone directory.

COMPLETING INCOME TAX FORMS

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	Student Information	None
2.	None	Pen, social security number, W-4 form which can be obtained at post office or from employer
3.	Student Information	None
4.	None	Pen, W-2 form, 1040A income tax return form, federal income tax instruction booklet
5.	Student Self-Check	Paper and pencil Student Self-Check Key
6.	Instructions for the Check-Out Activities are provided in this manual. Use the Evaluator's Final Checklist to check out each student.	Evaluator's Final Checklist

EXTENDED LEARNINGS

Encourage the student to:

- Use the learnings from the module when completing income tax returns or helping others complete theirs when the opportunity comes.

Student Self-Check

INCOME TAX FORMS

KEY

1. Form W-4 is a form that you fill out and it is then filed with your employer. It tells how many people to exempt and how much addtional money to take out of your paycheck for income tax purposes. The more exemptions you have, the less tax is held out.

2. Money taken out regularly from each paycheck is referred to as the "pay as you go system." The money is taken out monthly or quarterly, not at the end of the year or semi-annually.

3. Form W-2 is a statement of wages earned form from an employer telling the gross amount of income earned for a year, the amount of Federal and State income tax withheld from the income, and the amount of Social Security taxes taken out of the gross income. It is used for reference and vertification in filling out income tax forms.

4. Income tax forms may be obtained from the Internal Revenue Office in your community; from a bank, lawyer, or accountant; or at post offices.

5. The filing deadline for income tax returns is April 15. If that day falls on Saturday, Sunday, or a legal holiday, the following business day becomes the deadline.

Check-Out Activity

Directions: Read the case study below. Your instructor will give you a W-4 and a 1040A form. Using the information from the case study, complete the forms correctly.

Donald Pine, a high school student, worked as a grocery store stock boy each day after school and on Saturdays. He worked a total of 50 weeks in 1980. Donald received a W-2 Form from his employer in January 1981. This was his only income. Fill out the W-4 and the 1040A Forms. Use a federal income tax instruction book to guide you.

Donald's Social Security Number: 130-25-4812

Federal income tax withheld: $79.20

Wages: $3,700.00

FICA tax withheld: $220.00
(Social Security)

Evaluator's Final Checklist

COMPLETING INCOME TAX FORMS

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Correctly completed a W-4 form.	( )	( )	( )
2. Correctly prepared a Form 1040A income tax return.	( )	( )	( )

PURCHASING A HOME

CONTENTS OF MODULE

	Activity
Student Information	
FINANCING A HOME	1
Student Self-Check	
FINANCING A HOME	6
Evaluator's Final Checklist	
PURCHASING A HOME	9

RECOMMENDED REFERENCES

TOPIC: Purchasing a Home 1

Kelly and Chamberlain, **Survival**, pp. 59-70.

Lewis. **Housing Decisions**, pp. 101-123.

Oppenheim, Irene. **Consumer Skills**, pp. 288-315.

Paolucci, Faiola and Thompson. **Personal Perspectives**, pp. 329-351.

Ryder, Verdene. **Contemporary Living**, pp. 198-202.

Warmke, Wylie and Selkes. **Consumer Decision Making**, pp. 295-305.

Also booklets from VA, FHA and local banks.

PURCHASING A HOME

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	Student Information	None
2.	Can be done individually, in small groups, or in large groups.	Have dictionaries and references available.
3.	You may want to prepare a handout on methods of caculation.	Handout, chalkboard, paper and pencil
4.	Invite a reputable speaker to talk about financing a home. Have a followup discussion after the speaker has gone.	None
5.	Can be done in small or large groups.	None
6.	Student Self-Check	Paper and pencil Student Self-Check Key
7.	Have students prepare questions to ask or things to look for on visits.	Questions, paper, pencil
8.	None	Newspapers, paper, pencil
9.	Use Evaluator's Final Checklist to check out each student.	Evaluator's Final Checklist

EXTENDED LEARNINGS

Encourage the student to:

— Talk to real estate people about average cost of houses being sold. Compile figures to come up with a local average cost of housing in your community.

-- Prepare a bulletin board, poster, or handout about financing a home.

Student Self-Check

FINANCING A HOME

KEY

1. Prime rate--Rate charged for loans to big, well-established companies.
2. Mortgage--Money borrowed to buy a house and the interest paid on the loan.
3. Foreclose--Lending institution can sell house to get their money if debts are not kept up.
4. Closing costs--Settlement where property is transferred and fees are paid for settling legal and financial matters.
5. Title--Rights of ownership and possession of property.
6. Deed--Legal document by which the title is transferred.
7. Amortization--Process by which the mortgage payment reduces the principle.
8. Co-signer--The person who signs the loan with you.
9. Down payment--A certain amount paid in the beginning on the house; usually a percentage of the purchase price.
10. Binder--An agreement to purchase a home at a specific price.

Check-Out Activity

KEY

Answers will vary. Check to see that student has made a thorough check of financing institutions and types of loans and that selection is based on ability to pay and loans available.

Instructor may need to get information from various financial institutions if students are unable to get transportation, etc.

Evaluator's Final Checklist

PURCHASING A HOME

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Selected a type of loan and a lending institution in the community for a housing loan that best suited student's situation.	( )	( )	( )

MAKING ARRANGEMENTS FOR MOVING

CONTENTS OF MODULE

Student Information	Activity
PLAN YOUR MOVE	1
CASE STUDY	3
TAXES AND MOVING	5
Student Self-Check	
PLAN YOUR MOVE	2
TAXES AND MOVING	6
Evaluator's Final Checklist	
MAKING ARRANGEMENTS FOR MOVING	9

RECOMMENDED REFERENCES

TOPIC: Making Arrangements for Moving 1

Kelly and Chamberlain. **Survival**, pp. 75-77.

Complaint and Performance Data on Household Goods Movers. Obtain a free copy compiled each year by the Interstate Commerce Commission (phone: 800-424-9312).

IRS Publication 17. **Tax Information on Moving Expenses.**

IRS Form 3903. "Moving Expense Adjustment" for income tax.

MAKING ARRANGEMENTS FOR MOVING

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	Student Information	None
2.	Student Self-Check	Student Self-Check Key Paper and pencil
3.	Student Information	None
4.	Class can develop a form together.	Paper and pencil
5.	Student Information	None
6.	Student Self-Check	Paper and pencil Student Self-Check Key
7.	Let class discuss the information given by mover.	None
8.	Let students decide on questions to ask movers in class before contacting them.	Questions, paper and pencil
9.	Instructions for the Check-Out Activities are provided in this manual. Use the Evaluator's Final Checklist to check out each student.	Evaluator's Final Checklist

EXTENDED LEARNINGS

Encourage the student to:

-- Pretend you have just moved to a new home. List the things to do to get adjusted to this new area.

Student Self-Check

PLAN YOUR MOVE

KEY

1. Labeling, inventory, writing the name of the room where items will be stored, and putting contents of box on outside are ways belongings can be packed to help in finding and organizing items.

2. Seeing the utilities are turned off at the old residence and on at the new residence.

3. Making living arrangements if you need to stay elsewhere for a day or two.

3. Money
   Time
   Amount of belongings to be moved
   Distance of the move

Student Self-Check

TAXES AND MOVING

KEY

1. Complete change-of-address cards for mail to be re-routed.
   Decide whether to use moving company, rent a truck or move yourself.
   Get medical and dental records and references of new doctors from your present doctor or dentist.
   Get copies of prescriptions you will need.
   Transfer school records, and banking and insurance records.
   Get a map of your new town so you can get around.
   Get your plants ready ahead of time.
   Get addresses and phone numbers of your friends.
   Return library books and anything you've borrowed.
   Decide what to move and what to discard.
   Have major appliances serviced and disconnected.
   Make travel reservations.
   Decide what the moving company will pack.
   Arrange for utilities to be disconnected in old home.
   Arrange for utilities to be connected in new home.
   Plan where to put furniture and boxes.
   Have children involved so they will be part of the move.

2. Leave a list of phone numbers for police, fire dept. etc.
   List neighbors and other helpful information about the house.

3. No

4. Cost of transportation or hauling from your old residence to your new one
   Cost of packing and crating
   In-transit storage--limited to 30 days
   Insurance
   Shipping your automobile and pets
   Final family trip to new home, including meals and lodging
   Pre-move house-hunting trips
   Temporary quarters, if necessary, before moving in

Check-Out Activity

Directions: Read the following case studies. Decide whether the family should hire professional movers or if it would be better to move themselves. Give reasons for your decisions.

Part 1

The father of this family is a truck driver. The mother is a nurse. Both work full-time. They have three children ages 12, 8, and 6. The family lives in Maryland. The father's new administrative position in the truck company requires that they move to Georgia.

Part 2

Fran and Jack are newlyweds. They have been living in a small apartment which is fully furnished. She has collected some plants and their belongings consist mostly of clothing, lamps, a family rocking chair, dishes, and kitchen and bed linens.

Part 3

Carl and Sophia are living in a rambling old house. Although there has been lots of space, they haven't been able to afford the good furniture they wanted. Their 13 year-old daughter has her own bedroom furniture and an extensive doll collection. Carl has a new job with a company that will allow them $600 for travel and moving costs.

Check-Out Activity

KEY

Part 1

It would be best to hire a moving company for this family for these reasons.

1. Distance of the move
2. Size of family indicates there would be a large amount of furniture to move.
3. The company will probably pay the moving expense since they are transferring the husband.
4. For such a large and long move, the family would be fatigued tremendously if they tried to do all the packing and moving themselves with 3 young children. They will have enough to do with getting ready to move and putting everything away at the new home. Also, they need to devote the time to the children, since a move can be a big adjustment.

Part 2

It would be best for Fran and Jack to haul their own belongings for these reasons.

1. They don't have much furniture.
2. Plants cannot be transported by moving vans.
3. They don't have a family to worry about.

Part 3

It would be best for Carl and Sophia to hire a moving van and pack the boxes and dishes, etc. themselves for these reasons.

1. Their furniture isn't valuable.
2. They don't have small children to be concerned about.
3. Their daughter can help.
4. They are limited financially.

They also could hire a large U-Haul or Rent-All truck. Their friends could help them load the truck and they could use temporary help at their destination.

Evaluator's Final Checklist

MAKING ARRANGEMENTS FOR MOVING

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Decided whether to hire movers or to do it themselves for the families in the case studies based on sound reasons.	( )	( )	( )

MAKING HOME IMPROVEMENTS

CONTENTS OF MODULE

Student Information	**Activity**
HOME IMPROVEMENTS	1
Student Self-Check	
CONTRACTING HOME IMPROVEMENTS	3
Evaluator's Final Checklist	
MAKING HOME IMPROVEMENTS	5

RECOMMENDED REFERENCES

TOPIC: Home Improvements	1

Oppenheim, Irene. **Consumer Skills**, pp. 303-306.

MAKING HOME IMPROVEMENTS

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	Student Information	None
2.	Students may need help with planning additions.	Paper, pencil, ruler, house plans
3.	Student Self-Check	Paper and pencil Student Self-Check Key
4.	Help students with questions for contractors.	Paper and pencil
5.	Use the Evaluator's Final Checklist to check out each student.	Evaluator's Final Checklist

EXTENDED LEARNINGS

Encourage the student to:

- Look in house or building magazines for ideas for home improvements. Make a list of ideas that are functional and attractive.
- Prepare a bulletin board on some of the ideas.

Student Self-Check

CONTRACTING HOME IMPROVEMENTS

KEY

1. Room additions, insulating or adding solar or another type of heating system to save energy, and altering doors or other fixtures for handicapped persons are some kinds of home improvements.
2. Cost, needs of the family, and wants of the family should be considered.
3. You may be able to get materials for less money and the contractor usually knows more about doing home improvements.
4. Learn if the contractor is licensed and if there are complaints about the contractor's work.
5. Does the contractor have liability insurance and workmen's compensation?
   Will the contractor show receipts stating that suppliers have been paid?
   Will the contractor accept a 25% down payment?

Check-Out Activity

KEY

Answers will vary with student and community. Check to see that student has compared contractors for the work on the basis of family needs, cost, money available, reputation of contractor, qualifications of contractor (license?), whether contractor is covered by insurance and workmen's compensation, contractor's terms, etc.

Evaluator's Final Checklist

MAKING HOME IMPROVEMENTS

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Selected a contract or contractor best suited to the needs of the situation after comparing contractors.	( )	( )	( )

PLANNING FOR FAMILY TRANSPORTATION

CONTENTS OF MODULE

Student Information — Activity

PLANNING TRANSPORTATION 1

Student Self-Check

PLANNING TRANSPORTATION 6

Evaluator's Final Checklist

PLANNING FOR FAMILY TRANSPORTATION 8

RECOMMENDED REFERENCES

TOPIC: Planning Transportation 1

Boyd and Stovall. **A Handbook of Consumer Education**, pp. 137-142.

Forum Plus. "Consumer Action Activities," J. C Penny Company, Inc., 1979.

Oppenheim, Irene. **Consumer Skills**, pp. 130-131.

PLANNING FOR FAMILY TRANSPORTATION

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	These can range from walking and bikes to cars to trains and subways. Help students see that there are acceptable alternatives to the car.	None
2.	This is an opportunity to help students see how transportation affects our energy problems.	None
3.	This can be done as a small group activity.	None
4.	Help students see the difference between factual and deceptive ads.	Magazines, newspaper, recorded ads from TV or radio, poster paper, scissors, glue, markers
5.	Students may work together in class in large or small groups to develop questions for the interview.	Paper, pencil, questions, or tape recorder
6.	Student Self-Check	Paper and pencil Student Self-Check
7.	Can be done individually or in large or small groups.	Paper and pencil
8.	Instructions for the Check-Out Activities are provided in this manual. Use the Evaluator's Final Checklist to check out each student.	Evaluator's Final Checklist

EXTENDED LEARNINGS

Encourage the student to:

- Compile a booklet of information about the types of transportation available in the community. Distribute booklet.

Student Self-Check

PLANNING TRANSPORTATION

KEY

1. Keep car in good operating condition.
   Practice economical driving habits.
   Plan family trips to use the car as little as possible by combining trips by family members to different places.
   Use public transportation when available.
   Do not make unnecessary trips.
   Do as many errands as possible while the car is warmed up.
   Use car pools when possible.

2. Public transportation is usually cheaper than driving a car, carries more people at one time, takes less space, and causes less pollution.

   Cars are more convenient. Carpools of 3 or 4 people are economical. Cars can carry large packages for you that you might not get on a bus.

3. Public transportation may not be available when you need it, it cannot take you to your door, and it may not be as comfortable as a car.

   Cars take up more space, cause more pollution, are made up of scarce resources, and use gas which is a scarce fuel.

4. What is the total cost of this transportation?
   What does it cost me to maintain it?
   What kind of energy does it use?
   How many people can use it at a time?
   Does it pollute?
   Is it comfortable and convenient?
   Can it go anywhere and in what length of time?
   How is it stored?
   Can it be used in any weather?
   Can outside factors, like a strike, stop its being used?

Check-Out Activity

KEY

Directions: Read the following case study and devise a daily schedule to meet the family's transportation needs.

The transportation schedule that is developed will vary from community to community and student to student. The student should have included all the transportation needs of the family coordinated into a schedule, and then used the transportation that is best for that family in terms of convenience, schedule, economy, and time, keeping in mind environmental and energy factors.

Suggested family

Father--Needs transportation to and from work at 7:45 a.m. and 5:00 p.m. Needs own car and/or to carpool with others.
Mother--Works down town from 8:30 - 5:00. Family lives on bus line to town; otherwise shares station wagon with son.
Son--Eighteen; lives at home and is a student at local college.
Daughter--Twelve; owns bike and attends a neighborhood school.

Family owns a 1979 station wagon and lives 2 blooks from a shopping center and 1 block from the bus line. The university is downtown.

Evaluator's Final Checklist

PLANNING FOR FAMILY TRANSPORTATION

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Developed a transportation schedule for a family in a case study that uses the best available transportation in terms of economy, convenience, scheduling, environmental factors, etc.	( )	( )	( )

Module MFE-59

SELECTING TRANSPORTATION

CONTENTS OF MODULE

Student Information — Activity

SELECTING A MOTOR VEHICLE 1

FINANCING A MOTOR VEHICLE 6

Student Self-Check

SELECTING A MOTOR VEHICLE 5

Evaluator's Final Checklist

SELECTING TRANSPORTATION 11

RECOMMENDED AUDIO-VISUAL MATERIALS

Films: "Selecting A Used Car," Consumer Survival ITV Series.

RECOMMENDED REFERENCES

	Activity
TOPIC: Selecting Transportation	1

Kelly and Chamberlain. **Survival**, pp. 269-277.

Oppenheim, Irene. **Consumer Skills**, pp. 131-142.

Motor Vehicle Manufacturers Association of the U.S. **America On Wheels**, (Educational program with transparencies and spirit masters).

SELECTING TRANSPORTATION

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	Student Information	None
2.	None	Paper and pencil
3.	Help students find resources.	Paper and pencil, resources
4.	Can be done in small groups with each student explaining his/her choice.	None
5.	Student Self-Check	Paper and pencil Student Self-Check Key
6.	Student Information	None
7.	Students can work in small groups or individually and then discuss topic in a large group.	Paper and pencil
8.	Can be done in small groups, then summarized in a large group.	Paper and pencil
9.	Help students see car costs in relation to total budget.	None
10.	Ask agencies for sample contracts for use in class.	Contract, pencil
11.	Instructions for the Check-Out Activities are provided in this manual. Use the Evaluator's Final Checklist to check out each student.	Evaluator's Final Checklist

EXTENDED LEARNINGS

Encourage the student to:

— Prepare a bulletin board or poster showing sources of financing for a vehicle.

-- Compile the information about selecting transportation and distribute to interested people.

Student Self-Check

SELECTING A MOTOR VEHICLE

KEY

1. Total monthly income after taxes
   Deduct current monthly expenses—rent, mortgage, utilities, installment payments.
   A down payment for the car (monthly savings toward this goal)
   Current flexible expenses—food, clothing, recreation, etc.
   Automobile expenses may be classified as fixed and flexible.

   Fixed—Ownership costs such as installment payments, insurance fees, license fees and possible garage rental.

   Flexible—Varies with the amount of driving done. These include gasoline, oil, antifreeze, tires, grease and wash jobs, inspection, service costs, waxing, parking, essential tools.

2. Depreciation is the largest expense. It is the difference between what one pays for a car new and the price it sells for later.

   For example, a new car may cost $5,450. Two years later it sells for $3,750. It has cost $1,700 in depreciation. Depreciation begins the minute a car is driven off the lot.

3. A single-payment loan is one that is repaid all at once at a specified time. An installment loan is repaid in equal monthly installments over a set period of time.

Check-Out Activity

Directions: Read the case study and select an appropriate vehicle.

Part 1

Bill has just graduated from high school. He has a job that requires a car. He will be reimbursed for travel costs, but he must furnish a car. His father has agreed to make the down payment if Bill will pay him back at a later date. He will need to make payments each month and pay all maintenance and driving costs. He figures he can pay $100 a month, which includes payment and driving expenses. He can allow for insurance from another source in his budget.

Look in your local newspaper or other form of advertising for available vehicles or visit car dealers. Based on the information you find, select a vehicle.

Part 2

Compare the kinds of financing available in your community for purchasing cars. Select the financing that would be best for Bill and the vehicle chosen.

Check-Out Activity

KEY

Part 1

Answers will vary. Check to see that student has taken into consideration cost, condition, availability, payment method, size in relation to gas costs, maintenance, etc.

Part 2

Answers will vary. Check to see that student has made a thorough comparison of financing available before selecting one.

Evaluator's Final Checklist

SELECTING TRANSPORTATON

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Selected a vehicle for the needs in the situation.	( )	( )	( )
2. Selected appropriate financing for the vehicle.	( )	( )	( )

CARING FOR A VEHICLE

CONTENTS OF MODULE

Student Information	Activity
IMPORTANCE OF RECORDING	3
STEPS IN VEHICLE CARE	6, 9, 11, 13
Student Self-Check	
MAINTAINING A VEHICLE	5
Evaluator's Final Checklist	
CARING FOR A VEHICLE	14

RECOMMENDED REFERENCES

TOPIC: Caring for a Vehicle 1

America on Wheels. P. O. Box 14302, Dayton OH 45414.

TOPIC: Vacuum Cleaners and Attachments 8

Bratton, Esther C. **Home Improvement Is...**, pp. 38-40.

Forecast for Home Economics. "Care for Your Car," Oct. 1980, pg. 79.

CARING FOR A VEHICLE

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	Have students bring their own manual, their parents' manuals, or provide a manual for the student.	None
2.	None	Vehicle owner's manuals
3.	Student Information	None
4.	Emphasize the importance of reading and doing what the owner's manual says. Have students look for examples of preventive maintenance in their manual.	Pencil and paper
5.	Student Self-Check	Paper and pencil Student Self-Check Key
6.	Student Information	None
7.	None	SUGGESTED REFERENCE Bratton, Esther C. **Home Management Is...**, pp. 38-40.
8.	Summaries could be discussed in large group.	Pencil and paper
9.	May need to demonstrate using the vacuum cleaner.	Vacuum cleaner attachments and the vehicle to be vacuumed
10.	Demonstrate using the supplies.	Detergent, vinyl top cleaner, chlorinated cleanser, glass cleaner, rags
11.	Student Information	Same as above and the vehicle to be washed
12.	Provide several different kinds and brands of wax to show the differences. Discuss differences and demonstrate use.	Wax and applicators
13.	Student Information	Same as LA 12 and the vehicle to be waxed
14.	Instructions for the Check-Out Activity are provided in this manual. Use the Evauator's Final Checklist to check out each student.	Evaluator's Final Checklist

CARING FOR A VEHICLE

EXTENDED LEARNINGS

Encourage the student to:

- Go together with other students in the class to organize a car wash. Profits could be used for FHA/HERO activities.

Check-Out Activity

Part 1

Using an owner's manual for a vehicle that you own or that you can borrow, prepare a checklist-type chart showing what you need to do for preventive maintenance of that vehicle and when it needs to be done.

Part 2

Make arrangements for a vehicle that you can vacuum. Arrange a time with your instructor for doing it. Using a vacuum cleaner, clean the vehicle. Remove large pieces of trash and debris. Remove floor mats. Vacuum the floors, seat fronts and backs, headrests, armrests, doors, dash, and ashtrays in the vehicle.

Part 3

Make arrangements for a vehicle which you can wash. Arrange a time with your instructor for doing it. Using detergent, pail, water, clean cloths and/or sponge, vinyl top cleaner, chlorinated cleanser, stiff brush, and glass cleaner, wash the vehicle. Place the vehicle in a shady location. Make warm, soapy suds in a bucket or pail. Rinse surface dirt from the vehicle. Wash the vehicle and rinse it using a water hose. Clean the vinyl top if the car has one, and the door guards. Clean the tires. Rewash areas that are not clean. Rinse the vehicle. Dry the vehicle. Clean the windows, inside and out.

Part 4

Make arrangements for a vehicle which you can wax. Arrange a time with your instructor for doing it. Using soft, clean cloths and car wax, wax the vehicle. Leave the vehicle in a shady location. Read the instructions on wax container. Apply the wax. Allow the wax to dry. Remove excess with a clean, soft cloth and buff the car to a shine.

Evaluator's Final Checklist

CARING FOR A VEHICLE

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Completed the chart according to the owner's manual for student's vehicle.	( )	( )	( )
2. Vacuumed the vehicle so there was not visible dust or dirt on the interior of the vehicle.	( )	( )	( )
3. Washed the vehicle so there were no soap streaks, water streaks, or visible dirt on any part of the exterior of the vehicle.	( )	( )	( )
4. Waxed the vehicle so the exterior had an even, glossy shine without streaks and visible wax.	( )	( )	( )

Module MFE-61

TEACHING A FAMILY MEMBER TO DRIVE

CONTENTS OF MODULE

	Activity
Student Information	
TEACHING A FAMILY MEMBER TO DRIVE	1
Student Self-Check	
TEACHING A FAMILY MEMBER TO DRIVE	4
Evaluator's Final Checklist	
TEACHING A FAMILY MEMBER TO DRIVE	7

RECOMMENDED REFERENCES

TOPIC: Teaching Driving 1

Licensing Handbook used in your state.

TEACHING A FAMILY MEMBER TO DRIVE

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	Student Information	None
2.	Students may decide in class what questions to ask.	Questions, paper and pencil or tape recorder
3.	Ask local state police department or member of licensing agency if different from state police department.	None
4.	Student Self-Check	Paper and pencil Student Self-Check Key
5.	Students may need help with sequence.	Paper and pencil, licensing book
6.	Assist in bringing out necessary points or procedure.	None
7.	Use the Evaluator's Final Checklist to check out each student. Select a skill or driving information for LA 2 that the student would need to know in order to drive.	Licensing handbook, paper and pencil

EXTENDED LEARNINGS

Encourage the student to:

-- Make a poster of signs or a skill involved in learning to drive.

-- Get the driver education teacher's permission to visit his/her class for one session when he/she is teaching techniques of driving.

Student Self-Check

TEACHING A FAMILY MEMBER TO DRIVE

KEY

1. Teaching a person to drive is a big responsibility because you are teaching the person to operate a machine that can kill if it is not operated properly.
2. Patience
3. Discuss plans with family member.
   Learn procedure for your state.
   Check on insurance.
   Help the family member learn proper driving techniques.
   Allow the family member to practice driving.
   Accompany the person to take the test when ready.

Check-Out Activity

1. Answers will vary with student. Check sequence to see that it is in right order.

2. The driving information or skill should be one that is necessary for learning to drive, like hand signals, gears, starting procedure, road signs, etc. The teacher should give clear directions and show patience in teaching.

Evaluator's Final Checklist

TEACHING A FAMILY MEMBER TO DRIVE

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Planned a logical procedure for teaching a family member to drive.	( )	( )	( )
2. Taught driving information or skill to a classmate.	( )	( )	( )
Classmate was able to demonstrate that information or skill was learned.	( )	( )	( )

Module MFE-62

BUYING HOMEOWNER'S INSURANCE

CONTENTS OF MODULE

Student Information	**Activity**
HOMEOWNER'S INSURANCE	1
Student Self-Check	
HOMEOWNER'S INSURANCE	4
Evaluator's Final Checklist	
BUYING HOMEOWNER'S INSURANCE	8

RECOMMENDED REFERENCES

TOPIC: Buying Homeowner's Insurance 1

Bailord, Biehl and Kaiser. **Personal Money Management.**

Jennings, Margie Sumrall. **Decisions in Living,** pp. 474-476.

Oppenheim, Irene. **Consumer Skills,** pp. 314-315.

BUYING HOMEOWNER'S INSURANCE

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	None	None
2.	Lists could be discussed with a classmate or shared with class.	Pencil, paper
3.	Stories could be placed on bulletin board.	Paper, pencil
4.	Student Self-Check	Paper and pencil Student Self-Check Key
5.	Policies might be obtained from an agent or an insurance company. This activity could be done in large or small groups.	Insurance policies
6.	Select a reputable insurance agent; give him/her specific information to discuss.	None
7.	This activity could be done in large or small groups or individually.	None
8.	Instructions for the Check-Out Activities are provided in this manual. Use the Evaluator's Final Checklist to check out each student.	Evaluator's Final Checklist

EXTENDED LEARNINGS

Encourage the student to:

- Interview friends and neighbors to learn what kind of homeowner's insurance they carry and why they made the selection they did.
- Talk to parents about the homeowner's policy they have.

Student Self-Check

HOMEOWNER'S INSURANCE

KEY

1. Loss
   Liability
2. Who is insured
   How much insurance
   Where the policy is effective
   When the policy is effective
   What property is insured
   What losses are covered
   Amount of deductible
   Basic insurance agreement
3. Basic fire contract--States the conditions of the contract and specific duties of the insurance company and the policy holder.

   Property coverage--Depends on type of policy. Includes replacement of personal belongings, additional living expenses, replacement of your home and deductible.

   Medical payments--Cover medical bills of someone who is hurt on your property.

   Personal liability--Covers the risk of your harming someone.

   Endorsements--Make the policy more flexible and better able to meet your personal needs.

Check-Out Activity

Directions: Read the case study below. Decide what you believe the needs for homeowner's insurance are for the family in the case study. Then compare different policies of that type. Look at the coverage each one gives as well as the price. Look at the company's record. Then select the policy that you believe best meets the needs of the family. When you have made your choice, discuss it with your instructor. Explain the steps you went through to reach a decision and why you believe your choice was the best one.

Bob and Betty have been married for 5 years. They just bought an old house and remodeled it. The house is worth $40,000. They want to buy insurance for it. What should they buy? They both work but do not have much spare money to spend on insurance.

Check-Out Activity

KEY

Bob and Betty should carry liability insurance. The student may suggest that they look at a basic homeowner's policy that covers fire loss. There should be property coverage to replace the loss and to cover living expenses until the home is replaced.

The student may not suggest endorsements since the couple is young and may not have accumulated valuable pieces of equipment or furniture.

After deciding on the type of policy the student should look at local companies and the policies available and suggest the one that is cheapest and provides the best protection.

Evaluator's Final Checklist

BUYING HOMEOWNER'S INSURANCE

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

		ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1.	Compared policies and companies available.	( )	( )	( )
	Selected the policy that best meets needs of family in case study.	( )	( )	( )
2.	Selected from a company offering most reasonable price for insurance benefits.	( )	( )	( )

Module MFE-63

BUYING HEALTH INSURANCE

CONTENTS OF MODULE

Student Information	Activity
HEALTH INSURANCE	1
CASE STUDIES: VARIETIES OF HEALTH INSURANCE	3
SAMPLE APPLICATION FOR HEALTH INSURANCE	4
SAMPLE MEDICAL HISTORY FORM FOR HEALTH INSURANCE	5
Student Self-Check	
HEALTH INSURANCE	2
Evaluator's Final Checklist	
BUYING HEALTH INSURANCE	8

RECOMMENDED REFERENCES

TOPIC: Buying Health Insurance	1

Kelly and Chamberlain. **Survival,** pp. 292-294.

Practical Family Life. "Insurance," Channing L. Bete Co., Inc., 1977, pp. 4-5.

Oppenheim, Irene. **Consumer Skills,** pp. 190-194.

Grolier Education Corporation. **Modern Consumer Education** (Kit).

BUYING HEALTH INSURANCE

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	Discussion could be in large or small groups.	Additional references to health insurance may be found if those recommended are not available.
2.	Student Self-Check	Paper and pencil Student Self-Check Key
3.	These may be duplicated for handouts.	None
4.	These may be duplicated for handouts.	A master copy of Student Information, SAMPLE APPLICATION FOR HEALTH INSURANCE, is provided.
5.	These may be duplicated for handouts.	A master copy of Student Information, SAMPLE MEDICAL HISTORY FOR HEALTH INSURANCE, is provided.
6.	Select a reputable insurance agent and give him/her specific information to discuss.	None
7.	You may be able to get sample policies for an insurance company or agent.	None
8.	Instructions for the Check-Out Activities are provided in this manual. Use the Evaluator's Final Checklist to check out each student.	Evaluator's Final Checklist

EXTENDED LEARNINGS

Encourage the student to:

-- Interview friends and neighbors to learn what kind of health insurance they carry and why they made the selection they did.

-- Talk to parents about the health policy they have.

Self-Check

HEALTH INSURANCE

KEY

1. People buy health insurance to pay for the hospital, surgery and medicine in case of illness or accident.

2. Hospital expense--Pays for hospital care.
   Surgical expense--Pays for surgery.
   Physician's expense--Pays the doctor's expense other than surgery.
   Major medical--protection against the major cost of serious injury or long-term illness.
   Disability income--Pays a monthly income for loss of salary due to injury or sickness.

3. The cost of health insurance is determined by the type of coverage you want, how much coverage you want, and information about you and your family.

Master Copy for Learning Activity 4

Student Information

SAMPLE APPLICATION FOR HEALTH INSURANCE

Using the following information, fill in the application form.

John A. Martin just turned 31 on his birthday, July 11. He jogs daily and has no trouble maintaining his weight at 145 pounds, which is just right for 5'8". He is employed by the Marshall County Board of Education in Jeanstown. His wife stays home with their 2 healthy daughters, Tara and Tesa. Mr. Martin was admitted to the county hospital 4 years ago for a gall bladder operation.

SAMPLE APPLICATION FOR HEALTH INSURANCE

NAME ____
Last First Middle

ADDRESS ____
____

PHONE ____________________ SOCIAL SECURITY # ________________

PRESENT EMPLOYMENT ____

ADDRESS ____

MARITAL STATUS ____________________ SPOUSE EMPLOYMENT __________

TYPE OF PLAN: __________ 1 person: coverage rate ________________

__________ Family: coverage rate ________________

Student Information

SAMPLE MEDICAL HISTORY FORM FOR HEALTH INSURANCE

Complete the following application using the information from the case study on the previous page.

SAMPLE MEDICAL HISTORY FORM FOR HEALTH INSURANCE

NAME ____
Last First Middle

AGE ____________ BIRTHDATE ______________________________

SEX ____________ HEIGHT ______________ WEIGHT ______________

HEALTH CONDITION _____ Excellent _____ Good _____ Average _____ Poor

Fill in the following information based on the last 5 years.

ILLNESS	DATE	NAME AND ADDRESS OF HOSPITAL	TYPE OF OPERATION	NAME AND ADDRESS OF DOCTOR

PHYSICAL IMPAIRMENTS OR DISEASES OF FAMILY MEMBERS ________________

____

EXPLAIN ____

____

HAVE YOU BEEN REFUSED HEALTH, LIFE, HOSPITAL, OR ACCIDENT INSURANCE BEFORE?

_______ NAME OF COMPANY ______________________________

REASON ____

THE INFORMATION I HAVE GIVEN IS CORRECT AND TRUE. I UNDERSTAND I WILL NOT RECEIVE ANY BENEFITS IF THE ABOVE STATEMENTS ARE INCOMPLETE OR FALSE.

NAME ______________________

DATE ______________________

Check-Out Activity

Directions: Read the case study below. Decide what you believe the needs for health insurance are for the family in the case study. Then compare different policies of that type. Look at the coverage each one gives as well as the price. Look at the company's record. Then select the policy that you believe best meets the needs of the family. When you have made your choice, discuss it with your instructor. Explain the steps you went through to reach a decision and why you believe your choice was the best one.

Brad and Jean were just married after graduating from high school. Brad was lucky enough to get a good job working in a factory near home. Jean is looking for a job but hasn't found anything yet. They are finding that it costs a lot more to live than they had thought. Their regular expenses each month don't leave them with much money left over to save or to spend. Jean worries about what will happen if one of them has to go to the hospital or if Brad loses his job because he gets hurt.

Brad's company has a group major medical plan that would cost him $25 each month and would be taken out of his pay. The company would pay the rest. Brad and Jean have to make a decision about insurance. What should they do?

Check-Out Activity

KEY

Because group insurance is generally less expensive than individual insurance, Brad and Jean would be wise to select the major medical insurance offered by the company. (If Brad left the company, he might be able to convert the insurance to an individual policy.) The student may suggest that Brad look for an individual disability policy to supplement the major medical coverage. The student would then look at local companies and policies available and suggest one that is cheapest for the best protection.

Jean should be included in the company's group policy as a member of the family. At this point she may not need to be added to a disability policy but after she becomes a wage earner the situation would need to be reevaluated.

Evaluator's Final Checklist

BUYING HEALTH INSURANCE

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Identified need for health insurance in the case study.	( )	( )	( )
Compared different policies and prices of health insurance.	( )	( )	( )
Correctly selected the policy that best meets the needs in the case study.	( )	( )	( )

Module MFE-64

BUYING LIFE INSURANCE

CONTENTS OF MODULE

Student Information	Activity
BUYING LIFE INSURANCE	1
Student Self-Check	
LIFE INSURANCE	2
Evaluator's Final Checklist	
BUYING LIFE INSURANCE	7

RECOMMENDED REFERENCES

TOPIC: Buying Life Insurance	1

Bailord, Biehl and Kaiser. **Personal Money Managment.**

Kelly and Chamberlain. **Survival**, pp. 291-292.

Oppenheim, Irene. **Consumer Skills**, pp. 320-339.

Ward and Neindorf. **The Consumer Experience.**

Grolier Education Corporation. **Modern Consumer Education** (Kit).

BUYING LIFE INSURANCE

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	Student Information	Dictionary
2.	Student Self-Check	Paper and pencil Student Self-Check Key
3.	Ask insurance agents or companies for sample policies.	Policies
4.	Let students decide on questions to ask before interviewing.	Paper, pencil
5.	Ask a reputable agent to speak.	None
6.	Write policies in small groups and then compare in a large group.	Paper, pencil, sample policies
7.	Use Evaluator's Final Checklist for checking out student.	Evaluator's Final Checklist

EXTENDED LEARNINGS

Encourage the student to:

- Talk with parents about any and all current family life insurance policies.
- Visit several life insurance agents in the community. Talk about policy types and compare costs.

Student Self-Check

LIFE INSURANCE

KEY

1. Death, old age
2. The insured, the owner, and the beneficiary
3. Term insurance, whole life insurance, and endowment insurance
4. A rider is an attachment to the policy adding or changing policy coverages.
5. The face value of the policy is the amount of money that would be paid to the beneficiary.
6. The face value of the policy is the amount of savings that has built up on the policy
7. Family income if a wage earner dies
   A regular way of saving
   Retirement income
   Funeral expenses
   An education fund for children
   Special coverage, e.g., money to buy the share of a business partner who has died

Check-Out Activity

KEY

1. Answers will vary with student. Check to see that student has evaluated need for life insurance realistically.
2. Answers will vary with student. Check to see that student has selected a life insurance polciy that fits future needs and has given logical thought to which policy should be selected.

Evaluator's Final Checklist

BUYING LIFE INSURANCE

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Evaluated need for life insurance.	( )	( )	( )
2. Selected a life insurance policy suitable for needs.	( )	( )	( )
Summarized reasons for selecting the policy.	( )	( )	( )

Module MFE-65

BUYING MOTOR VEHICLE INSURANCE

CONTENTS OF MODULE

Student Information	Activity
TYPES OF CAR INSURANCE COVERAGE	1
RATE COMPARISON CHART	5
APPLICATION FOR CAR INSURANCE	6
Student Self-Check	
VARIETIES OF CAR INSURANCE POLICIES	2
Evaluator's Final Checklist	
BUYING MOTOR VEHICLE INSURANCE	7

RECOMMENDED AUDIO-VISUAL MATERIALS

Filmstrip: "You and Your Auto," Insurance Information Institute, 1978.

RECOMMENDED REFERENCES

TOPIC: Buying Car Insurance

Craig. **Thresholds to Adult Living**, pp. 395-398.

Practical Family Life. "Insurance," Channing L. Bete Co., Inc., 1977, p. 7.

Kelly and Chamberlain. **Survival**, pp. 288-291.

BUYING MOTOR VEHICLE INSURANCE

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	Student Information	None
2.	Student Self-Check	Student Self-Check Key Paper and Pencil
3.	Can show to class as a whole	Projector, screen, cassette player or record player
4.	Ask a reputable agent or adjustor from a reputable company to speak to class.	None
5.	Could be done individually, in small groups, or in large groups.	Chart and pencil
6.	May be able to get sample policies from agents or companies.	Application, pencil
7.	Instructions for the Check-Out Activities are provided in this manual. Use the Evaluator's Final Checklist to check out each student.	Evaluator's Final Checklist

EXTENDED LEARNINGS

Encourage the student to:

-- Prepare a bulletin board showing types of car insurance coverage.

-- Prepare a handout for high school students who own cars about the need for insurance, varieties of insurance available, and how to select insurance.

Student Self-Check

KEY

1. D
2. F
3. A
4. C
5. E
6. B

Check-Out Activity

Part 1

Directions: Identify the type of motor vehicle insurance policy needed for each type of coverage listed. Complete the blank for each.

____________1. You got hurt when your car was hit by a driver who carried not insurance.

____________2. You weren't watching at the intersection and ran into someone else's car. Your car damage was $500.

____________3. Your son was injured in an accident when you were backing out of your driveway and hit a car.

____________4. You hit another car from the rear and injured a passenger in the other car.

____________5. You were watching a dog and ran into a utility pole.

____________6. While your car was parked at home one night, the tires were slashed.

Check-Out Activity

KEY

Part 1

1. Uninsured motorist
2. Collision
3. Medical
4. Bodily injury liability
5. Property damage liabilty
6. Comprehensive

Part 2

This information will vary with communities.

Part 3

An auto insurance form may be obtained from local agents or companies.

Evaluator's Final Checklist

BUYING MOTOR VEHICLE INSURANCE

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Correctly identified the 6 types of automobile insurance policy coverages.	( )	( )	( )
2. Completed the rate comparison chart for 2 different automobile insurance companies. Information given was complete and accurate.	( )	( )	( )
3. Correctly completed the automobile insurance application form.	( )	( )	( )

Module MFE-66

PLANNING INVESTMENTS

CONTENTS OF MODULE

Student Information	Activity
INVESTMENTS	1
DISCUSSION GUIDE ON INVESTMENTS	12
Student Self-Check	
INVESTMENTS	7
Evaluator's Final Checklist	
PLANNING INVESTMENTS	13

RECOMMENDED REFERENCES

TOPIC: Investments 1

Craig. **Thresholds to Adult Living,** pp. 403-418.

Jennings, Margie Sumrall. **Decisions in Living,** pp. 479-481.

McDermott, Norris and Nicholas. **Homemaking for Teenagers,** Book II, pp. 172-174.

Oppenheim, Irene. **Consumer Skills,** pp. 345-358.

PLANNING INVESTMENTS

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	Student Information	None
2.	Can be discussed in large group.	SUGGESTED REFERENCE Oppenheim, Irene. **Consumer Skills**, pp. 345-358.
3.	Students can decide on questions in class before the interview.	Questions, paper and pencil or tape recorder
4.	Can be done as large or small group activity.	None
5.	Ask students to submit captions for bulletin board title.	Magazines, newspapers, poster paper, markers, scissors, etc.
6.	Work in small groups to make up survey questions.	Paper and pencil, questions
7.	Student Self-Check	Paper and pencil Student Self-Check Key
8.	Can be discussed in small groups and then in a large group.	None
9.	None	Records of business, paper, pencil
10.	None	SUGGESTED REFERENCE Jennings, Margie Sumrall. **Decisions in Living**, pp. 479-481.
11.	None	Newspaper, sample table
12.	This activity could be done in a small group or a large group with a guest speaker participating as a member of the discussion group.	None
13.	Instructions for the Check-Out Activities are provided in this manual. Use the Evaluator's Final Checklist to check out each student.	Evaluator's Final Checklist

PLANNING INVESTMENTS

EXTENDED LEARNINGS

Encourage the student to:

- Visit a broker's exchange to see how it operates.
- Chose a stock and follow it on the stock market to see how he/she would have done if the student had invested a certain amount of money.

Student Self-Check

KEY

1. Investments require accumulating or collecting cash, understanding the risks, and dealing with sound promotions. Speculation is trying to get greater returns with more risks. Gambling is trying to get something for nothing without thinking about the risk.

2. Insurance
   Real estate
   Bank deposits
   Savings bonds
   Stocks
   Mutual funds
   Municipal bonds
   Businesses
   Collections

3. To obtain future income
   Profit
   To provide against future inflation

4. Evaluate the risk.
   Know the company.
   Get advice from a reputable broker.
   Provide in the beginning for emergencies.
   Plan investment program with personal goals in mind.

Check-Out Activity

Part I

Directions: Select the best answer and write the letter in the space on the left.

_____ 1. Which of the following would not be considered an investment?
- a. a home
- b. savings
- c. stocks
- d. food for the week

_____ 2. Most people buy equity investments because they:
- a. feel that it is a conservative investment.
- b. want a fixed rate of return
- c. want to be sure of having the same income in poor years.
- d. hope that their investments will increase in a value faster than fixed-dollar investments.

_____ 3. Real estate:
- a. is a guaranteed investment.
- b. is often considered a good equity investment.
- c. costs little to maintain.
- d. cannot be sold by mail.

_____ 4. A major problem with investing in land as a member of a group is that:
- a. the initial investment is very high.
- b. financing is more difficult.
- c. the individual investor may have trouble selling.
- d. it is always a fraud.

_____ 5. A share of stock:
- a. represents ownership of a portion of a company.
- b. is a note.
- c. is the same as a bond.
- d. is always a good investment.

_____ 6. A bond:
- a. is the same as a share.
- b. is a corporation's IOU.
- c. usually is a highly speculative investment.
- d. rarely pays a regular income.

_____ 7. The stocks of large companies are:
- a. sold primarily by advertising.
- b. hard to buy.
- c. usually sold through mail.
- d. traded on large exchanges.

____ 8. Two things that a conservative investor looks for in stocks are:
   a. the ease of sale and long-term potential.
   b. short-term potential and low current income.
   c. long period of growth and consistent increase in net earnings.
   d. current income and ease of sale.

____ 9. The Dow-Jones Industrial Average covers:
   a. stocks.
   b. bonds.
   c. stocks and bonds.
   d. several types of securities.

____ 10. Many people buy shares in investment funds because:
   a. they pay a higher return than individual stocks.
   b. they are sold through buying clubs.
   c. this is a way of owning a share in a single industry.
   d. this is a way to diversify with a small amount of money.

____ 11. A good guideline in selecting an investment fund is:
   a. the fact that your friend is selling it.
   b. the fund's performance over a period of years.
   c. what the advertisements say.
   d. the fact that it is sold through the mail.

____ 12. Municipal bonds are attractive to many investors because:
   a. the interest is exempt from most income taxes.
   b. it is easy to buy local securities.
   d. they are sold through the banks.
   e. it involves one in local government.

____ 13. In lotteries and gambling:
   a. most people make more than their investments.
   b. only the big gamblers win.
   c. people often spend more than they make.
   d. there is a greater chance of winning than from a conservative investment.

Part 2

Imagine that you are trying to buy 5 acres of land that is part of an old farm. Eventually you hope to build a house on it. The price is $700 an acre.

1. What will 5 acres cost? ____________

2. It will cost $50 to have the legal documents prepared for the transfer and an additional $25 to register the purchase at the local county office. What is the total cost of purchase? ____________

3. Since it is a rural area, the taxes are only $75 a year. Assume that you will keep the land for 5 years and that the taxes stay the same. What will the total amount of taxes be over the 5-year period? ____________

4. How much have you invested so far? ________________

5. At the end of 5 years you find that you are going to take a job in another area and want to sell the property. The easiest way to sell is usually through a real estate broker. They generally charge 6 percent of the sale price in your area. Assume that you sell the property for $4,200 and pay the real estate broker $252. Will you have made a profit? ________________

Part 3

Most people buy stock through a stockbroker. Not all stockbrokers charge the same fee. The following table shows what one large stockbrokerage house charged and also what a discount broker charged. (Fees vary with different brokers, and some will negotiate with customers on rates.)

100-SHARE ORDERS

Share Price	Large Broker	Discount Broker
$15	$34.65	$25
25	48.95	30
35	58.85	30
50	71.50	30
75	80.73	30

1. Assume that you want to buy 100 shares of stock at $25 a share.

   a. What fee would you pay at the large brokerage house? ________________
   b. What fee would you pay at the discount broker? ________________

2. Assume that after two years you need the money for some other purpose, and want to sell the stock. After going up and down, it is again selling for the same price at which you bought it--$25 a share. The broker's charge for selling the stock is the same as for buying it. If you sell 100 shares through a discount broker, how much money would you get back after the broker's commission is deducted? ________________

Check-Out Activity

KEY

Part 1

1. d
2. d
3. b
4. c
5. a
6. b
7. d
8. c
9. a
10. d
11. b
12. a
13. c

Part 2

1. $3,500
2. $3,575
3. $375
4. $3,950
5. No

Part 3

1. a. $48.95
   b. $30.00
2. $2,470.00

100	No. of shares
$25	Price per share
$2500	
-30	Broker Fee
$2470	

Evaluator's Final Checklist

PLANNING INVESTMENTS

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Showed knowledge of various investments by answering questions on an objective test.	( )	( )	( )

PLANNING FOR RETIREMENT AND DEATH

CONTENTS OF MODULE

Student Information — Activity

INVESTMENTS 1

TRUSTS 3

TRANSFERRING AN ESTATE 4

WAYS TO OWN PROPERTY 5

THE SUVIVORS' WORK 7

Student Self-Check

WAYS OF OWNING PROPERTY AND TRUSTS 6

Evaluator's Final Checklist

PLANNING FOR RETIREMENT AND DEATH 8

RECOMMENDED REFERENCES

TOPIC: Planning for Retirement and Death 1

Kelly and Chamberlain. **Survival**, pp. 247-250.

Oppenheim, Irene. **Consumer Skills**, pp. 340-358.

Sasse, Connie R. **Person to Person Student Guide**, Activity 4, Chapter 13.

PLANNING FOR RETIREMENT AND DEATH

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	Student Information	None
2.	None	Paper and pencil
3.	Could also be done as a small or large group activity.	Paper and pencil
4.	Student Information	Paper and pencil
5.	Student Information	Paper and pencil
6.	Student Self-Check	Paper and pencil Student Self-Check Key
7.	This activity could be done individually or in a small or large group.	If the **Student Guide** is not available, another reference may substituted.
8.	Instructions for the Check-Out Activities are provided in this manual. Use the Evaluator's Final Checklist to check out each student.	Evaluator's Final Checklist

EXTENDED LEARNINGS

Encourage the student to:

- Invite a local lawyer to class to discuss writing a will.
- Select several well-known stocks and follow the daily newspapers for 2 weeks to see their changes. (Students could even invest fake money so that they could see what risks and profits are involved in investments.)

Student Self-Check

KEY

1. B
2. A
3. C
4. E
5. D

Check-Out Activity

1. List at least 8 types of investments which could be used in a retirement plan and give a brief definition of each.

2. Choose one type of investment other than the one you presented to the class and list 3 advantages and 3 disadvantages of that type.

3. On a sheet of paper, list 3 characteristics that are the same and 3 that are different of the 2 types of trusts.

4. The 8 ways to transfer property are listed here. On a sheet of paper give the characteristics of each type.

   a. Gifts
   b. Sale
   c. Joint tenancy with right of survivorship
   d. Trusts
   e. Life Insurance
   f. Annuities
   g. Wills
   h. Laws of Descent and Distribution

5. Read the situations below. On a sheet of paper label each one as a way to own property.

   a. Two persons jointly own property. They are married but don't have rights to the other's half in case of death.
   b. Jane is divorced. She owns a piece of property in her name. When she dies, her will states that the property will go to her eldest son.
   c. Two unmarried persons jointly own property. In case of death the survivor would inherit both halves of property.

6. Read the following case study. Answer the questions.

Susan and Scott Jackson lived in a small house which they owned. They had a 3-year-old daughter. Scott and Susan were both employed outside the home. One day on her way home from work, Susan was hit by a speeding automobile and died before she reached the hospital.

   a. List 3 decisions that Scott will have to make now that Susan is dead.
   b. What plans might Scott and Susan have made to prepare for death?

Check-Out Activity

KEY

1. Collections of objects, like art, coins, etc. for profit
   Real estate is an equity investment.
   Stocks are an equity investment. A share of stock is ownership in a company.
   Bonds are a company's promise to repay money you invested, plus interest.
   Investment funds are funds that invest in stocks of many companies instead of just one.
   Government bonds are those issued by local, state and federal governments.
   Life insurance is a form of investment because with certain forms your money builds up savings for you.
   Annuities are fixed income savings plans where you are paid so much a month, like a pension plan.

2. Answers will vary according to the type of investment chosen.

3. Characteristics of living trusts and testamentary trusts that are the same are that you can decide the type and amount of property for the trust, the number of years the trust will operate, who will get the benefits, how much and how often, and under what conditions.

   A living trust is effective while you are alive and continues after your death if you wish. The testamentary trust is effective only after death.

   A living trust can be used to cut down on estate inheritance or income taxes and to arrange to transfer your estate privately instead of through probate.

   With a living trust someone else can handle your estate without your losing control of it.

4. Gifts--Giving part or all of your property to someone else before you die. This way cuts down on taxes that will need to be paid after death.

   Sale--Selling your property to someone you want to have it before your death. You lose control of the property, but can invest the cash.

   Joint tenancy with right of survivorship--Property is held by 2 or more people. When you die the other owners get your share. This property does not go through the probate process. You lose control of the real estate.

   Trusts--Transferring the title to property to a trustee for the benefits of yourself or others. You can make your own rules about how your trust is handled. Some trusts are effective during your lifetime, others only on your death.

   Life Insurance--Money paid into a policy to protect you and provide savings for retirement or death. You can decide how your insurance will be paid and to whom.

Annuities--A commercial or private annuity can give you income for yourself or dependents as long as you live, or after death. Life insurance companies sell commercial annuities which provide fixed or variable incomes. You may transfer property into an annuity and choose how payments will give you your income.

Wills--With a will you have control of your property while you live and you can tell the court how to handle your property after death. You can choose beneficiaries, leave property to minors, name people who will be guardians for minors, set rules for how your estate will be managed, name the manager (executor), and save on estate costs.

Laws of descent and distribution--If you do not make arrangements to transfer your estate, the court will do it for you after you die. It may not be handled the way you would have wanted it.

5. a. Tenant-in-common
   b. Sole ownership
   c. Joint tenancy with the right of survivorship

6. a. Decisions to be made:
   What type of funeral arrangements he wanted for Susan.
   What type of financial changes must he make without her income?
   Did her job include a plan to financially support the child?
   What type of insurance might apply to the situation?
   What happens to their jointly-owned property?
   There may be other answers.

   b. Plans they might have made:
   Draw up a will.
   Discuss forms of property ownership and decide on a type that is convenient for both.
   Decide on a retirement plan, a plan to support their child, and a guardian in case of their death.

Evaluator's Final Checklist

PLANNING FOR RETIRMENT AND DEATH

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

		ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1.	Correctly listed and defined 8 types of investments which could be used in a retirement plan.	( )	( )	( )
2.	Correctly listed 3 advantages and 3 disadvantages of one type of investment.	( )	( )	( )
3.	Correctly listed 3 characteristics that are alike and 3 that are different of the 2 types of trusts.	( )	( )	( )
4.	Correctly listed characteristics of each of the 8 types of transfer of property.	( )	( )	( )
5.	Correctly identified the type of ownership in each case study.	( )	( )	( )
6.	Correctly answered questions about decisions that must be made when planning for death and after death.	( )	( )	( )

Module MFE-68

SAVING RESOURCES AT HOME

CONTENTS OF MODULE

Student Information	Activity
TYPES OF RESOURCES USED IN THE HOME	1
RESOURCES AND FOOD PREPARATION	9
CONSERVATION STICKERS	11
Student Self-Check	
WASTE DETECTIVE	6
Evaluator's Final Checklist	
PLANNING A CONSERVATION PROGRAM	12

RECOMMENDED AUDIO-VISUAL MATERIALS

Filmstrip: "How To Save Energy," (filmstrip kit) Encore.	4

There are many sources of audiovisual materials available including Department of Energy, Cooperative Extension Service offices, other government agencies, utilities, appliance companies, local libraries, etc.

RECOMMENDED REFERENCES

TOPIC: Saving Resources at Home	1

Kleeberg. **The Home Energy Saver**, pp. 7-20.

McFarland and Ramstetter. **Exploring Living Environment**, pp. 83-95.

Oppenheim, Irene. **Consumer Skills**, pp. 362-381.

SAVING RESOURCES AT HOME

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	Student Information	None
2.	Encourage students to select articles which show a direct effect on home and family resources.	Newspapers, magazines, scissors
3.	Discussion can be in large or small groups.	Paper and pencil
4.	Allow entire class to view filmstrip at one time.	Filmstrip or film, projector, tape player
5.	Divide students into small groups, Assign a resource--water, electricity, heating oil or gas, etc., to each group. Have references for students to use such as pamphlets, bulletins, etc. from government and business.	Paper, pencil
6.	Student Self-Check	Paper and pencil
7.	Divide class in small groups. Have fewer materials to use than needed by groups. For details, see reference.	Scissors, magazines, glue, markers, poster paper, construction paper, etc. SUGGESTED REFERENCE McFarland and Ramstetter. **Exploring Living Environment**, pp. 81-82.
8.	Ask students to bring garments or accessories no longer being used. Display recycled garments or supply reference materials with suggestions for recycling. Assist students with projects.	Garments or accessories, sewing machine and sewing supplies, references such as Butterick, Simplicity and other booklets illustrating recylcing methods
9.	Divide students into lab groups. Check planned menus. Arrange lab time for each group.	Food and preparation equipment
10.	Hand out checklists prepared in LA 5. Conduct a large group discussion for summary.	Checklists that have been duplicated, pencil, paper
11.	Select some completed stickers for use in the department.	Paper, tape or gummed labels, markers, contact paper, etc.

PLANNING A CONSERVATION PROGRAM

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
12.	Instructions for the Check-Out Activities are provided in this manual. Use the Evaluator's Final Checklist to check out each student.	Evaluator's Final Checklist

EXTENDED LEARNINGS

Encourage the student to:

-- Interview a spokesperson from the local water department or utility company to learn where the resources come from, problems, future plans, average use, peak periods of use, etc. Report findings to class.

-- Visit community garbage disposal areas. Interview a spokesperson to learn the cost of garbage collections, problems involved, future plans, etc.

-- FHA/HERO Project: Conduct conservation poster contest. Put up winning entries in community buildings.

Check-Out Activities

Part 1

For each of the resources listed below describe 2 ways it could be conserved at home.

Families can conserve water by:
1. ______________________________
2. ______________________________

Families can conserve heating oil or gas by:
1. ______________________________
2. ______________________________

Families can conserve electricity by:
1. ______________________________
2. ______________________________

Families can conserve paper by:
1. ______________________________
2. ______________________________

Part 2

Read the following case study describing the use of home resources. Answer the questions following the case study.

Jennifer and Bob were left "in charge" while their parents were out of town. When Bob got home from school on Friday, he decided to bake pizza. On his way to the kitchen, he turned on the TV. He preheated the oven to 425° and begin preparing the dough. The phone rang. Jennifer's friend, Sue, called to talk about class elections. Since Jennifer wasn't home, Bob tore a sheet from his notebook and wrote Sue's message, "Making posters at Don's--pick you up at 8:00."

Just as he hung up the phone, Jennifer came in. "Wow, what a day," she moaned as she read the note. "What are you cooking?"

"Pizza. Want some?" asked Don.

"No, thanks, I think I'll bake one of those pot pies Mother left in the freezer. Leave the oven on. I'm going to take a long, hot bath first."

Jennifer went to her room, turned the radio on and laid out her clothes for the evening. She noticed a large green stain on the blouse sleeve. "The poster paint didn't come out. Guess that's the end of that blouse" she thought as she tossed it into the waste basket. She took her jeans to the laundry room, turned on the iron and went to the kitchen to help Bob with the pizza while the iron heated.

It was getting dark, and Jennifer turned on the outside lights as she passed through the hall. "Feels a little cold. I'll turn up the furnace while I take my bath," she thought as she moved the thermostat to 73°.

1. Describe 10 practices which wasted resources in the case study.
2. Select 5 of the wasteful practices you listed for Number 1 and for each tell one way Bob or Jennifer could better use the resource.

Check-Out Activity

KEY

Part 1

Answers will vary. Student can list any of several ways to conserve each of the four resources.

Part 2

1. Turning on the TV and not watching it
   Preheating the oven too far ahead of time
   Taking a new sheet of paper for a note
   Leaving the oven on for pot pie instead of baking both at once
   Throwing blouse away
   Leaving iron on to preheat too long
   Leaving radio on while out of the room
   Turning up the thermostat
   Turning on the outside lights
   Taking a long, hot bath

2. Leave TV off when not watching.
   Plan foods to eat that don't require cooking, or plan to use oven for all foods at once.
   Use scrap paper for notes.
   Use blouse for working around the house, or recycle in another way.
   Don't preheat iron until using it.
   Turn radio off when out of the room.
   Leave thermostat down and wear warmer clothes.
   Leave outside lights off when not using them.
   Take a warm bath or even better, take a shower.

Evaluator's Final Checklist

SAVING RESOURCES AT HOME

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Correctly described 2 ways to save each resource in the home (4 resources).	( )	( )	( )
2. Correctly identified resources being used in the case study.	( )	( )	( )
Correctly described 10 practices in the case study which wasted resources.	( )	( )	( )
Correctly listed one way to prevent waste for each of 5 of the wasteful practices listed above.	( )	( )	( )

Module MFE-69

ARRANGING FOR ALTERATIONS AND SEWING SERVICES

CONTENTS OF MODULE

Student Information **Activity**

FINDING A SEAMSTRESS, TAILOR OR BUSINESS 7

Evaluator's Final Checklist

ARRANGING FOR ALTERATIONS AND SEWING SERVICES 8

RECOMMENDED REFERENCES

TOPIC: Arranging for Alterations and Sewing Services 1

Local telephone directory

ARRANGING FOR ALTERATIONS AND SEWING SERVICES

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	Can be mending, recycling into another garment, or tailoring repair.	None
2.	Can be friends, neighbors, other acquaintances. Base decision on what they paid for work.	Paper and pencil
3.	None	Paper and pencil
4.	None	Paper and pencil
5.	Could tape record interviews.	Paper and pencil or recorder
6.	This may be a written comparison summarizing why the student made the selection he/she did.	None
7.	Student Self-Check	Paper and pencil Student Self-Check Key
8.	Instructions for the Check-Out Activities are provided in this manual. Use the Evaluator's Final Checklist to check out each student.	Evaluator's Final Checklist

EXTENDED LEARNINGS

Encourage the student to:

-- Make up a booklet listing all the sewing services available in the community with information about each as to services provided, rates, etc. Hand out to class or interested people.

Student Self-Check

KEY

1. A list of tailors or tailor shops could be found in the yellow pages of the telephone book.
2. Dress shops employ seamstresses to do alterations for their customers.
3. Fees should be discussed and agreed upon before you hire their services.
4. You would find a tailor in a men's clothing store more often than a seamstress because men's suits are tailored and a tailor would be used to alter them.
5. Personal acquaintances would be helpful in finding a qualified seamstress or tailor because they may have had work done or know someone who has had alterations or repairs done. They would know how satisfactory the work was that they had done.

Check-Out Activity

Directions: Read the case study below and determine what alterations need to be done. From various sources such as the telephone directory and personal acquaintances make a list of seamstresses or businesses that will do the alterations. Compare charges for the work to be done, quality work for each one, and length of time it will take to do the work. Select the seamstress or business that you believe would be the best choice to do the alterations needed in the case study.

The Bill Jones family is getting ready to go on vacation. Mrs. Jones bought a new dress and two pairs of slacks which need to be shortened. Mr. Jones needs a pair of trousers let out in the waist. All of these items need to be altered before they leave on vacation in one week.

Evaluator's Final Checklist

ARRANGING FOR ALTERATIONS AND SEWING SERVICES

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Accurately determined alterations from the case study which needed to be done.	( )	( )	( )
Listed accurately the seamstresses and businesses availible to do the alterations.	( )	( )	( )
Correctly compared charges for the work to be done, quality of work, and length of time required to do the work for each seamstress or business available.	( )	( )	( )
Selected the seamstress or business that would be the best choice to do the alterations according to the information given.	( )	( )	( )

Module MFE-70

ARRANGING FOR CHILD CARE SERVICES

CONTENTS OF MODULE

Student Information — Activity

CHILD CARE CENTERS: SERVICES AND RESPONSIBILITIES 1

OBSERVATION FORM 3

SUGGESTED AREAS OF THE DAY CARE CENTER 4

Student Self-Check

DAY CARE CENTERS 5

Evaluator's Final Checklist

ARRANGING FOR CHILD CARE SERVICES 7

RECOMMENDED AUDIO-VISUAL MATERIALS

"Story of the Day Care Center," #16, Exploring Careers in Child Care Series, McKnight Publishing Company.

RECOMMENDED REFERENCES

TOPIC: Child Care Centers 1

Draper and Draper. **Caring for Children.**

Highberger and Schramm. **Child Development for Day Care Workers.**

West Virginia Vocational Curriculum Laboratory, Bureau of Vocational, Technical and Adult Education, State Department of Education. **West Virginia Competency-Based Child Care Curriculum.**

ARRANGING FOR CHILD CARE SERVICES

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	Student Information	None
2.	Show filmstrip to the entire class. Another filmstrip may be substituted if the suggested one is not available.	Filmstrip, projector, tape player
3.	Contact local day care centers ahead of time to get permission.	Paper, pencil, form, graph paper
4.	Divide class into groups. Divide the questions among the groups. Have groups report back to the entire class.	Questions, paper, pencil
5.	Student Self-Check	Paper and pencil Student Self-Check Key
6.	None	Paper and pencil
7.	Instructions for the Check-Out Activities are provided in this manual. Use the Evaluator's Final Checklist to check out each student.	Evaluator's Final Checklist

EXTENDED LEARNINGS

Encourage the student to:

-- Observe child care centers outside the local communiuty for more information. These experiences could be written up in the form of a report to share with you and/or classmates.

Student Self-Check

DAY-CARE CENTERS

KEY

1. A center that provides independent education lessons
2. A center that will account for handicapped people
3. A center that provides meals (at least lunch)
4. A center that has transportation services
5. A center that is close to home

Exceptions

1. The center does not have to be one for handicapped persons. An aide can help Christy with her needs.
2. The center could be on the same route the Morrises travel to work.

Check-Out Activity

Directions: Arrange an actual or simulated situation in which the student needs to choose the best qualified day care center for a child. The situations can be the same or different for each student. The student should list the family's needs, the child's needs, the services available at the center, and the center's responsibility to the child and to the family. After reviewing the needs and available centers the student should select the one best suited to the child and family.

Evaluator's Final Checklist

ARRANGING FOR CHILD CARE SERVICES

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Selected a day care center based on:			
the family's needs.	( )	( )	( )
the child's needs.	( )	( )	( )
the center's available services.	( )	( )	( )
the center's responsibility to the child and to the family.	( )	( )	( )

HIRING A DOCTOR OR LAWYER

CONTENTS OF MODULE

Student Information	Activity
SELECTING A PROFESSIONAL	1
Student Self-Check	
HIRING A DOCTOR OR LAWYER	6
Evaluator's Final Checklist	
HIRING A DOCTOR OR LAWYER	8

RECOMMENDED REFERENCES

TOPIC: Selecting a Doctor or Lawyer 1

Gallagher, Barry M. **How to Hire a Lawyer.**

George, Richard. **The New Consumer Survival Kit.**

Kelly and Chamberlain. **Survival,** pp. 288-289.

HIRING A DOCTOR OR LAWYER

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	Student Information	None
2.	None	Another reference may be substituted for suggested one.
3.	Results could be discussed in class. Caution students not to mention names and to ask people they interview if they mind discussing the subject.	Paper and pencil
4.	Help students with questions before they go to the Legal Aid Society.	Telephone directory, paper and pencil
5.	Select a reputable doctor and lawyer to speak to the class.	None
6.	Student Self-Check	Paper and pencil Student Self-Check Key
7.	This may be done as a written statement giving reasons on the selection.	None
8.	Instructions for the Check-Out Activities are provided in this Manual. Use the Evaluator's Final Checklist to check out each student.	Evaluator's Final Checklist

EXTENDED LEARNINGS

Encourage the student to:

-- Investigate the kind and amount of training required for a career in the legal or medical field, including paralegal and paramedical personnel.

Student Self-Check

HIRING A DOCTOR OR LAWYER

KEY

1. You would find a listing of lawyers in your area in the yellow pages of the telephone directory.

2. All lawyers licensed to practice in a state are members of the State Bar Association.

3. It is proper to discuss fees with a lawyer at the first meeting and all other meetings afterward.

4. Flat fee
   Hourly rate
   Contingency fee
   Court-ordered fees

5. Yes; the Supreme Court ruling of 1977 allows lawyers to advertise.

Check-Out Activity

Directions: Read the following case study. List the legal needs of the family in the study. Then using information you have from the module about professional services in your community, compare those that would fit this family's need. Look at fees, services provided, ability to handle the needs of this famiy, etc. Select the lawyer that best meets the needs described in the case study.

The Barbours need a lawyer. They have just bought a house. In their state, the law says that a lawyer must handle the legal matters pertaining to home purchase. They are new in town and don't know how to go about finding a lawyer. They also want to change their wills. There may be other matters later on for which they would need a lawyer. Both Mr. and Mrs. Barbour work. They are thinking of adopting a child later and would also need a lawyer for that.

Check-Out Activity

KEY

Because the Barbours both work they would not be eligible for legal aid. They need a lawyer who handles a wide range of areas rather than one who specializes in just one area of law. The Barbours should use the telephone directory, ask neighbors and people they work with for recommendations, contact the local bar association, and look at any advertising that might be done by attorneys. After they have some names, they should interview two or three. They should find out the lawyer's experience in the field, what his/her fees are for the legal work the Barbours need done, and how long it will take. The student should select the attorney on the basis of investigation and careful thought.

Evaluator's Final Checklist

HIRING A DOCTOR OR LAWYER

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Located professional services available for the need described in the case study.	( )	( )	( )
Compared the services available according to fees, services provided, ability to handle problem described in the case study, etc.	( )	( )	( )
Correctly selected the professional that best meets the need described in the case study.	( )	( )	( )

Module MFE-72

ARRANGING FOR REPAIR OF APPLIANCES AND UTILITIES

CONTENTS OF MODULE

Student Information	Activity
UNDERSTANDING WARRANTIES AND GUARANTEES	1
DISCUSSION GUIDE ON SMALL APPLIANCE REPAIR	6
Student Self-Check	
GUARANTEES AND WARRANTIES	5
Evaluator's Final Checklist	
ARRANGING FOR REPAIR OF APPLIANCES AND UTILITIES	10

RECOMMENDED REFERENCES

TOPIC: Warranties and Guarantees 1

Kelly and Chamberlain. **Survival**, pp. 221-222.

ARRANGING FOR REPAIR OF APPLIANCES AND UTILITIES

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	Student Information	None
2.	Can have warranty and guarantee cards from small appliances mounted on cardboard for students to examine.	Paper, pencil, warranty and guarantee cards
3.	Contact managers of stores ahead of time for permission.	Paper, pencil
4.	Let students form a large group to discuss department manager's findings.	None
5.	Student Self-Check	Paper and pencil Student Self-Check Key
6.	Allow students to add additional questions to the list to discuss.	Pencil, paper
7.	None	Pencil, paper, directories
8.	Provide students with sample repair problems on cards. Include the budget to be spent on repairs.	Repair problems
9.	May carry out this activity as a community service project; collecting radios, arranging for repair, and distributing to nursing home patients.	None
10.	Use the Evaluator's Final Checklist to check out each student.	Evaluator's Final Checklist

EXTENDED LEARNINGS

Encourage the student to:

- Make additional small appliance repair arrangements.
- Look into other warranty and guarantee protection statements dealing with small appliance repairs.

Student Self-Check

GUARANTEES AND WARRANTIES

KEY

1. Repair product at no charge up to one year from purchase date.
2. Parts and labor are included.
3. Free service is provided in home, except in Hawaii and Alaska.
4. Does not cover damage beyond their control.
5. Repair can be arranged by telephone or by writing to their address as listed on the warranty.

Check-Out Activity

Directions: Make arrangements for a small appliance to be repaired.

1. Appliance: Steam/dry iron that doesn't heat.
2. Budget: up to $8.00 for repair costs.
3. Use a telephone directory and other methods to determine the best repair service.
4. Call the center for information.
5. Check the warranty to see if it can be used to cover the repair cost. If the warranty is still in effect, list the procedure you would use to receive service for the repair of the appliance.
6. Write down the procedure you used, your findings, and why you made the decisions you did. Give this information to your instructor.

Check-Out Activity

KEY

Answers will vary. Check to see that the student showed evidence of having made a thorough check of the warranty, appliance instructions, and available repair service, and that the student selected the best choice based on the information available.

Evaluator's Final Checklist

ARRANGING FOR REPAIR OF APPLIANCES AND UTILITIES

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Showed evidence of thorough examination of the warranty, appliance instructions, and repair service centers available.	( )	( )	( )
2. Selected the best choice for the appliance repair service based on the information available.	( )	( )	( )

Module MFE-73

ARRANGING FOR PEST CONTROL AND YARD CARE SERVICES

CONTENTS OF MODULE

Student Information	Activity
PEST CONTROL AND YARD CARE	1
Student Self-Check	
PEST CONTROL AND YARD CARE SERVICES	4
Evaluator's Final Checklist	
ARRANGING FOR PEST CONTROL AND YARD CARE SERVICES	6

RECOMMENDED REFERENCES

TOPIC: Pest Control and Yard Care 1

Brinkley and Chamberlain. **Teen Guide to Homemaking,** 4th ed., pp. 189-190.

ARRANGING FOR PEST CONTROL AND YARD CARE SERVICES

LA#	SUGGESTIONS	REFERENCES/TOOLS/EQUIPMENT
1.	Student Information	None
2.	Students may work together in class to develop questions for interview.	Paper and pencil or tape recorder, questions
3.	Help students with questions.	Paper and pencil
4.	Student Self-Check	Paper and pencil Student Self-Check Key
5.	May be done in large or small groups.	None
6.	Use the Evaluator's Final Checklist to check out each student.	Evaluator's Final Checklist

EXTENDED LEARNINGS

Encourage the student to:

-- Investigate the kinds of pests that will be in the yard and the kinds of pest control that it takes to kill them. Report to class.

Student Self-Check

PEST CONTROL AND YARD CARE SERVICES

KEY

How much they charge
Kind of work they are willing to do
Availability of time
References
Do they furnish equipment?
How long can they work?
Pest control service contract information

2. Through the telpehone directory, friends, neighbors and other people you know

3. Through the telephone directory, friends, neighbors and co-workers, advertising in bulletin boards, newspaper advertising

4. Exterminator

Check-Out Activity

KEY

Answers will vary according to student and community. Check to see that student has done a thorough study of available services and compared services on the basis of price, time availability references, and quality of work.

Evaluator's Final Checklist

ARRANGING FOR PEST CONTROL AND YARD CARE SERVICES

Performance Level: All items must receive a rating of ACCOMPLISHED or NOT APPLICABLE. If any items are rated NOT ACCOMPLISHED, the student and the instructor will decide if any learning activities must be repeated.

	ACCOMPLISHED	NOT ACCOMPLISHED	NOT APPLICABLE
1. Selected best pest control and yard care services available.	( )	( )	( )
Used appropriate criteria for determining services available.	( )	( )	( )